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A NATIONAL PLAN FOR DEVELOPING AND TRAINING SUCCESSFUL
ENTREPRENEURS IN SWAZILAND

A Dissertation Presented

by

BENJAMIN NDZABANKULU DLAMINI

Submitted to the Graduate School of the
University of Massachusetts in partial fulfillment
of the requirements for the degree of

DOCTOR OF EDUCATION

SEPTEMBER, 1984

SCHOOL OF EDUCATION

A NATIONAL PLAN FOR DEVELOPING AND TRAINING SUCCESSFUL
ENTREPRENEURS IN SWAZILAND

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ABSTRACT
A NATIONAL PLAN FOR DEVELOPING AND TRAINING
ENTREPRENEURS IN SWAZILAND

SEPTEMBER, 1984

BENJAMIN NDZABANKULU DLAMINI

B.Sc.(University of South Africa)

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Directed by: Professor Alfred S. Alschuler

The policy to diversify the curriculum to create entrepreneurs succeeds if supported by incentives and opportunities. Achievement Motivation training is used to develop entrepreneurs because trainees become active, expand or start new businesses. They take calculated risks, innovate, overcome obstacles, work long hours, employ more people, and invest in profitable ventures. Achievement Motivation training is more cost effective than all other forms of aid given to developing countries. The training is effective for different nationalities, classes and for all types of business but success is dependent on support by incentives and opportunities. In Schools if you want long term entrepreneurial behavior, give them an Ach course and if you want short term improvements in classroom performance, change structure, climate and teacher leadership style. Suggestions from interviewees:(1) to promote entrepreneurship (a) capital should be readily available. (b)Incentives for business in rural areas.

(c) Incentives should focus on distribution and services.

(d) Agencies should develop small business. (e) Jobs should be created at E1,000 per job. (f) Policy and the laws should increase Swazi citizen control of business. (g) Prime business sites in towns and rural areas should be made available.(2) Train entrepreneurs emphasizing: (a) Increasing entrepreneurial motivation. (b) market testing, marketing, management (costing, purchasing, stock control, cash flow, loan application, credit control, financial control, communication). c) training should take place largely on the job.(3) Private company to do training.(4) Schools should encourage entrepreneurship from primary school to university.(5) The country must control all examinations. Synopsis of the plan:(A) A public company is to be formed to advocate for entrepreneurship development, facilitate granting of loans, to guarantee loans, organise and conduct correspondence business leadership education.(B) Achievement Motivation training to entrepreneurs, employees in government and private sectors be provided.(C) Technical, consultancy and training services for the private sector, government and entrepreneurs on management and achievement motivation be provided.(D) Achievement Motivation courses be introduced in schools, colleges and the university.

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At this point I would be tongue tied, but I am not; I am finger tied. Of all the 5 billion people in this globe, who do I leave out. I have no mathematical formula to capsule the compounding of their ideas in my mind and their general effect in all my actions. Indeed my gratitude goes to all, some known and some unknown.

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C H A P T E R I

INTRODUCTION

Scope and Purpose:

The Swaziland population is increasing, and the number of school leavers is also increasing. The amount of unemployment is increasing. (Swaziland Government, 1978a, Swaziland Government, 1981; Sullivan, 1981). The purpose of this dissertation is to devise a national plan for developing and training successful entrepreneurs in Swaziland. The plan is intended to stimulate the activities of the community by increasing achievement motivation (McClelland and Winter, 1969) to attract more people to entrepreneurship.

The intensity of this problem arises in part from the rapid expansion of the education system in Swaziland. The Education and Training Sector Review states:

Obviously, any expansion of secondary level education should be closely tied to employment possibilities. Students and parents alike should be told that not all graduates will benefit economically from the traditional secondary education. As the 1980 Swaziland Manpower Review(page 4) states:

"The problem of secondary school leaver unemployment is likely to become dramatically worse over the next few years. By 1982/3 the

surplus is likely to be around 17,000 Swazis with between one and three years of secondary education who will not be able to find jobs in the formal sector, plus another 1,100 Swazis with five years of secondary education. By 1990 there will be 5/6000 higher secondary school leavers per annum who will not be able to find jobs at the appropriate level."(Swaziland Government, 1981, p.73).

Tying secondary school expansion to employment possibilities is wishful thinking. No one can convince parents to reduce the number of students who go to the schools to conform to any manpower projections by experts. The ministry often expands its education development plan to accommodate the demands of the people. Some communities build complete secondary schools and only report afterwards. The ministry finds itself compelled to provide teachers and other necessities in order to create a healthy school atmosphere. Nevertheless, the ministry of education has to bargain with communities who want schools in their areas. It can hardly ever tell a community that a school cannot be built in an area because it is not in the development plan.

Instead of limiting educational opportunities, the third national development plan of the government of the Kingdom of Swaziland has decided to increase entrepreneurship.

The aim is to provide a ten year basic course

which will counteract the non-technical bias of the present curriculum and prepare the school leaver for actual conditions of life and work. The curriculum will be revised through the inclusion of practical subjects with a bias towards preparing the majority of those who complete the course for employment and self-employment opportunities. (Swaziland Government, 1978a, p.193)

The Ministry of Education in CURRENT TRENDS IN EDUCATIONAL POLICY(1976) has described the curriculum of the Junior Secondary Schools as one which:

offers pupils a two year programme of very broad education to enable them to discover their preference and aptitudes, followed by one year of limited specialisation in which to develop their aptitude to the point where they will be fitted either to use these in employment, or to advance them further at senior secondary schools or to do both these things together. (Morris, 1979, p.14)

The above statement represents an intention that has yet to become a reality. To make this a reality there has to be a plan which will ensure that provision is made for school leavers to make use of their skills in employment or self-employment. The decision to have ten year basic education was adopted in 1976. It was included in the Third National Development Plan 1978/83. During this time progress has been made towards a greater number of school leavers reaching ten years basic education. The diversification of the curriculum has continued unabated. Practical subjects have been introduced in schools.

However, training in skills has not been enough because there is still a great shortage of technical and commercial persons for employment in the businesses. As a result of these factors there has been an increase in the numbers of the unemployed. No plan has been made to provide incentives and opportunities for those who want to be involved in business. It appears that it is expected that once people have acquired some skills in practical subjects they will automatically become self-employed. The latest report on education and training does not address the question of providing opportunities to enable the school leavers to use their skills. What is needed is a scheme where a capable person can find assistance for establishing some business or find assistance for whatever project is to be done.

Swaziland does not have a social welfare system. The burden of the unemployed is borne by the relatives or parents because of the extended family system. The growing National concern results from the increase in crime. Gangs have been formed. Unemployed school leavers are recruited into it. One notorious gang called "SIDLANI" literally means "what do we eat." A number of armed robberies and hold-ups has increased. This is a sign that unless attention is given to this problem, Swaziland will finally

lose its peace and stability. The positive approach to the unemployment problem is to find ways to create employment. That plan is missing. In other words, a complete workable plan needs to be created to implement the policies of the Swaziland government that includes:

- (1) development of the entrepreneurial drive or achievement motivation in the students and the entrepreneurs in the country;
- (2) teaching appropriate technical skills and information, and
- (3) economic and social conditions that make entrepreneurship more viable.

Definitions of terms in this dissertation will describe and implement a process for creating a National workable and complete plan for increasing entrepreneurship in Swaziland.

National: involves all parts of the country and everyone living in Swaziland.

Workable: able to be used in Swaziland as assessed by key individuals in the country.

Complete: all steps will be taken to ensure that no loophole will remain. It will contain all elements of a successful educational and economic plan.

Plan: refers to both the planning process

and the elements of a complete plan which conforms to the steps described by Havelock(1973) which are: creating relationships, diagnosis, acquiring relevant resources, choosing the solution, gaining acceptance, stabilisation and self-renewal.

entrepreneur: a person who organises and manages a business undertaking, assuming the risk for the sake of profit.

Chapter Outline:

Chapter II deals with the critique of relevant literature. The education system in Swaziland is designed to provide the country with educated manpower with adequate skills to contribute to the development of the country. The intention is that some will find employment and some will become self-employed. This is a myth as the literature review will show. The role of achievement motivation and economic opportunity in developing successful entrepreneurs will be described as a way to fill one gap.

Chapter III describes the steps in creating an effective plan. The rest of the chapter describes specific interview questions, how the information was collected, the

people interviewed, organisations with which discussions were held, how the data was collated and analyzed.

Chapter IV presents the data on each of the 10 interview questions summarising responses. The responses answer the question: How do you develop and train successful entrepreneurs in Swaziland. The information points to solutions to the problem. This leads to the formulation of an effective plan.

In Chapter V the proposed National Plan for developing and training successful entrepreneurs will be presented, including how to solve the problems of testing its feasibility and finding economic support for its implementation.

Chapter VI deals with the initial assessment of feasibility through the criteria of: benefit, practicability, diffusibility, and probable adaptation or adoption.

SUMMARY

In this chapter the problem of the increasing unemployed school leavers has been stated. It was shown that government plans address the question of educating and training school leavers without providing a plan for how they will be used after completing the training. It is

proposed that a plan be created to be implemented by the government to include:

(1) development of the entrepreneurial drive or achievement motivation in the students and the entrepreneurs in the country;

(2) teaching appropriate technical skills and information, and

(3) economic and social conditions that make entrepreneurship more viable.

Terms are defined and the purpose of each chapter is given. Chapter II will review literature on educational development in Swaziland regarding entrepreneurship education. There will also be a review of literature in entrepreneurship education in other countries. The last part will review the research in the use of achievement motivation in developing entrepreneurs.

C H A P T E R I I
CRITIQUE OF RELEVANT LITERATURE

Background of the problem:

Swaziland is a small landlocked country situated between Mozambique and South Africa. It has an area of approximately 17,400 square kilometres and a population of approximately 605,000.

Swaziland gained its independence on 6th September, 1968 as a Kingdom under His Majesty King Sobhuza II. Since independence, the Government of the Kingdom of Swaziland has accepted increasing responsibility for the administration and supervision of a national education system.

The education is administered and supervised by government through the Ministry of Education. The formal education system consists of primary(7 years), lower secondary(3 years), and upper secondary(2 years). Higher education includes the colleges and institutes which offer two or three year courses leading to a certificate or diploma and the University of Swaziland which offers four year Bachelor's degree courses with further study and research for the degrees at Master's level.

In Chapter I reference was made to the government's intention to diversify the curriculum. Progress has been made in that direction. The hope of the diversification of the curriculum was that students leaving the school system would be able to find employment or self-employment. In the latest government study on educational development in Swaziland there is still no complete, workable, national plan which indicates how the school leavers will be assisted in becoming self-employed. The report simply and briefly states that more training needs to be given:

The agricultural sector in Swaziland holds considerable potential for productive self-employment. Knowledge of new agricultural techniques for increasing the productivity of small holdings, as well as an awareness of the secondary sources of income to be derived from crop and livestock production, could markedly improve the ability of rural youths to become successful at a farming occupation. These activities will call for a variety of training arrangements including joint agricultural and craft institutions and envisage their trainees as aiming ultimately for self-entrepreneurial or cooperative employment. (Swaziland Government, 1981, p.119).

The myth continues that once students have acquired some skills they will then become entrepreneurs or become self-employed. A National Training Board is mentioned in the Review and its functions do not include a plan to set up trainees in self-employment. Regarding the National Training Board, the report states:

Aware of the need for overall coordination of the variety of the technical/vocational training programs and for a more effective interface with industry, the government has taken steps to establish a National Training Board and to introduce new provisions covering the imposition and administration of a training levy scheme. The National Training Board, envisaged in the Industrial and Vocational Training Bill, 1981, will not only enable all sides to discuss mutual problems, it will also be able to organise and administer, should this be necessary, the whole range of skill training programmes. It will, additionally, assume responsibility for apprenticeship, trade testing/certification, staff development, planning and evaluation. (Swaziland Government, 1981, p.117-118).

The National Training Board will deal only with the employment of trainees for specific industries. There is nothing in its duties that indicates that they will have anything to do with those trainees who are not finding regular employment in an established industry or commercial business. This government policy that school leavers will be prepared "for employment and self-employment opportunities" has remained a pious hope and a serious problem because of school leavers who do not find employment nor opportunities for self-employment. A study by Sullivan(1981) set up to trace students who complete Form 3 and Form 5 it was shown that:

Few school leavers at either Form 3 or Form 5 levels are entering self-employment or part-time employment immediately after leaving school. In the absence of the tradition of self-employment amongst school leavers, the policy aim of most children who have completed a 10 year basic

education becoming self-employed in agriculture and other related fields will not be achieved as a natural sequence. Implementation of such a policy will not only require a vigorous campaign to shift the linkage in the minds of both students and parents between secondary education and modern sector employment, but also the provision of a range of facilities for school leavers such as land plots, livestock, seed, tools and equipment, raw materials and expert advice directed towards specifically created self-employment opportunities. (Sullivan, 1981, p.24-25).

There is presently a plan to send to schools as many people as demand education, but there is no plan for generating enough employment or a system of setting them up in self-employment after they complete their education. This has been left to chance. No doubt the government cannot be expected to plan for everyone, but government policies stimulating free enterprise in the country should encourage members of the society to take the initiative.

Self-employment in agriculture is desirable since Swaziland is an agricultural country. Unfortunately it is and will for a time, remain the most difficult area to which to attract school leavers. Almost all school leavers have grown in the homes where subsistence agriculture was practised. It will take a new dynamic approach to convince them that they can make a decent living in agriculture. The success of agriculture as a source of a reasonable income for an individual still has to be demonstrated. Only when it enables individuals engaged in it to buy the best cars

and the best houses will it attract more young people to it.

In a similar way for the other kinds of self-employment, there needs to be a plan showing how to become an entrepreneur and how to start a business or become self-employed.

Swaziland is not the only country concerned with finding ways to develop entrepreneurship for its school leavers. King explains,

The growing interest in self-employment in the 1970s stems from a decade of concern about unemployment in the third world. Whatever the growth strategy, the arithmetic of paid jobs will not square with the numbers wanting them. There has, accordingly, been a welter of innovative approaches suggested for this impasse in recent years, and a readiness by national governments, aid agencies and researchers to explore new dimensions of the relation between education and work.(Carnoy, Levin and King, 1980,p.221).

The UNESCO regional office in Asia carried out a survey on "Combining Education and Work"(1980) in those countries. They found that most countries were including in their curriculum something that referred to self-employment. For example in Bangladesh the study stated:

One of the aims of the new curriculum was to encourage and enable students to go for self-employment...Self-employment as an objective for these educational programmes has remained only a wish. In reality, the technicians produced by these institutions tend to be mostly employed by the public sector. There is a discernible trend of unemployment or under-employment for those who

fail to get jobs in the public sector.(UNESCO, BANGLADESH, 1980, p.21).

If all the graduates of the institutions were employed by the public sector, then it would mean there was a need for these technicians in the public sector. If some of them remain unemployed or underemployed, then it means that the educational plan has not been well conceived and executed.

In India the UNESCO study found that:

Given the proper planning, cooperation, coordination and implementation of the scheme, the commission felt, it should be possible to divert at least 50% of the students who successfully complete 10 year basic education to a vocational stream thus reducing the pressure on the universities on the one hand and preparing the students for employment including self-employment on the other... The objectives of the course are to enable the student to: Become aware of the need for rural development and self-employment, understand the place of agriculture in the national economy, develop skills and managerial abilities to run small scale and cottage industries and gain an insight into the problems of unemployment and economic backwardness of India. The course content includes: small scale and cottage industries, entrepreneurship, cooperative and credit facilities, marketing, sales promotion, unemployment, under-employment and manpower utilisation in India, human relations, general exposure to world trends and changes; environmental protection and development especially the self-employment factor.(UNESCO, INDIA, 1980, P.1).

The best thing done in India was the relevant training provided for those people who were to be entrepreneurs. Unfortunately there is nothing showing what happened after the students completed the course. Was there ready access

to credit or to facilities needed for setting up a business? Were there any students in fact who, after this training, became self-employed?

Educational plans created in Swaziland and in other countries omit to provide a plan to encourage students to become self-employed. All studies reviewed so far show that no students become self-employed. There is need to have specific training for students so that they can become entrepreneurs. Research in achievement motivation training has led many investigators to believe that the characteristics it develops in individuals are similar to those which characterise entrepreneurs. The following section reviews research in achievement motivation training.

Review of Literature on Achievement Motivation as a Way of
Increasing Entrepreneurship:

Although the government intends to promote self-employment, in reality few students become self-employed. One important factor is the failure to create, in the students, an entrepreneurial spirit or attitude, or what psychologists call ACHIEVEMENT MOTIVATION. In the last thirty years extensive research was done in this subject.

The intention was to find out what it is and whether it can be increased in individuals.(Alschuler, 1973; McClelland and Winter,1969;Atkinson, 1958,66;McClelland, 1955). McClelland advanced the hypothesis that economic development in a country depends in part upon entrepreneurial behavior:

What comes out of this fairly large collection of research findings from various psychological laboratories is a composite portrait of a person with high n Achievement as someone who wants to do well at what he undertakes, who is energetic, non-conforming, and tends to be predisposed toward innovations, toward working at tasks which are not safe and traditional but involve some element of risk-perhaps because only then can he feel enough subjective satisfaction from succeeding. What would happen if a large number of such individuals collected in a given society at a given time? If our many empirical studies of their characteristics mean anything at all, we should expect that they would form a class of entrepreneurs who would as a group be extremely busy, who would tend to innovate, and who would probably be more successful than the average at whatever they attempted. There is even some further evidence that they would be particularly likely to be active and successful in business enterprises because business involves risk, personal responsibility, and measurable results, all of which are characteristics that appear to attract people with high n Achievement(McClelland, 1956,p.38).

Countries that are keen to develop their people wish to see these qualities in the population or in some members of the society. In the investigation of achievement motivation it is important to find out whether we have any evidence to show that societies which had people with high n achievement did, in fact, show some entrepreneurial

characteristics. McClelland states the following hypothesis:

A society with relatively high percentage of individuals with high n Achievement should contain a strong entrepreneurial class which will tend to be active and successful particularly in business enterprises so that the society will grow in power and influence...(McClelland in [Atkinson, 1958, p. 521])

This, if it is true, would be a very important finding for developing many countries that are today still labelled underdeveloped. The hypothesis was scientifically supported in different ways from the rise and fall of the Greek civilisation. This has been studied through analysing the "fantasies" of a culture- its myths, plays, songs, and stories- at different time periods. Brown(1947) showed that the Homeric hymns reflected the aspirations of the Greek middle class in the 6th century. Several sources of Greek literature were scored for their imageries. A more extensive study was carried out by Berlew(1956). He picked literature dealing with Man and his Gods, Farms and Estate Management, Public funeral celebrations, Poetry(excluding victory odes), Epigrams and War speeches. These were picked during the growth period, the climax and the decline. To collaborate these literary studies, the figures on earthenware jars were also studied. These were scored for their images on achievement. From the results obtained by Berlew it was shown that:

The level of Achievement is highest in the early period when economic growth is still low. By the time economic development has reached its maximum (pushed along by the high level of Achievement if the hypothesis is correct), the overall level of Achievement has dropped, foreshadowing, as hypothesized, the subsequent economic decline. In other words, so far as ancient Greece is concerned, the hypothesis is confirmed: a high level of achievement motivation precedes economic growth, a lower level of achievement motivation precedes economic decline (McClelland in Atkinson, 1958, p.538).

These studies give us hope that if a society has a sufficiently large group of people with high Achievement an entrepreneurial class can form and overcome obstacles to be successful. This leads naturally to the question, if you have an interest in a special society and you find that the achievement motivation is low, is there any way to increase it? For an answer to this question we have to turn to a study carried out by McClelland and Winter reported in their book: Motivating Economic Achievement, 1969.

The rational model of economic development states that men act so as to maximise their interests or returns over some time period, given the perceived constraints of the situation. In order to change the economic activity of the society it is essential to change the incentives and constraints. This is a model that has been used in all countries and has shown that it has limits. Thus it becomes necessary to see whether it is possible to find a plausible

more complete model applying the achievement motivation theory. In this regard McClelland and Winter say:

We have introduced the psychological concept of achievement motivation, or n Achievement, to account for the differences in response to similar conditions. There is impressive evidence that n Achievement is associated with more vigorous effort and greater success in economic activity: in highly industrialised Western countries such as the United States(McClelland,1965a; Sheppard and Belitsky, 1966) and Finland(Kock,1965); in developing countries such as Mexico(Andrews, 1967) and Nigeria(Levine, 1966); and even among the peasants(Rogers and Neill, 1966).The laboratory research on n Achievement(and fear of failure) levels will lead to very different responses to situations and incentives which are externally identical. Certain motive patterns actually lead to withdrawal from "improved" incentives. We are, therefore, suggesting that motivation is an important variable which has to be taken into account in policy as well as theory, if we are to understand the way in which situations and incentives can affect behavior.(McClelland and Winter,1969, p.20-21).

McClelland and Winter help us to understand how and why motivation interacts with incentives, but is an independent variable.

First, what interests or desires for return are characteristic of men with high n Achievement? The evidence seems clear that these men are interested in excellence for its own sake, rather than for rewards of money, prestige or power. Men high in n Achievement will not work harder at a task when money is offered as a reward(Atkinson and Reitman,1956). They evaluate roles on the basis of the opportunities for excellence rather than those for prestige.(Burnstein, Moulton, and Liberty, 1963). Their achievement concern is not affected by having to work for the group rather than for only themselves(French,1958b). They pick experts rather than friends as work

partners(French,1956). Over time they tend to become successful entrepreneurs, rather than equally wealthy men in other roles(McClelland,1961,1965a). This connection between entrepreneurial activity and n Achievement holds even in Poland, a social system where presumably the direct individual financial return from profits is considerably attenuated(McClelland,1961, p.262-65). So it seems clear that n Achievement leads to an interest in entrepreneurial excellence in its most general sense, and not to interests which may be superficially associated with it or confused with it in Western industrial culture, such as wealth, prestige, or individual prominence and influence. (McClelland and Winter, 1969, p.24-25).

McClelland and Winter organised and conducted a number of courses for businessmen to increase achievement motivation. It is pertinent to find out the results of running a ten day course for businessmen:

Analysis of several measures of individual behavior and economic effects demonstrated that the participants in achievement motivation courses showed significant improvement in many aspects of entrepreneurial performance, both as compared with themselves before the course and as compared with three matched groups of controls. Course participants show more active business behavior. Specifically, they work longer hours. They make more definite attempts to start new business ventures, and they actually start more such ventures. They make more specific investments in new, fixed, productive capital. They employ more workers. Finally, they tend to have relatively larger percentage increases in the gross income of their firms. Thus by measures of all the basic aspects of entrepreneurial function, they have become improved entrepreneurs.(McClelland and Winter, 1969, p. 230-31).

McClelland and Winter and co-workers carefully followed the performance of the course participants for two years and

collected case histories of how they operated. It became evident that the course participants did not start with any better advantage than participation in the course. The business incentives and opportunities they used were those which were already available to every other aspiring entrepreneur. Yet it was found that the course participants often succeeded where the control groups had failed. The course enabled the men to be better able to overcome many obstacles which to the others had seemed insurmountable. The investigators conclude:

In this sense, the course increased the rationality of existing resources and skills through breaking down segmental barriers to their use. It also introduced men to a new conception of themselves, so that a highly successful trader, private banker, or agriculturalist began to think of himself as a potential industrialist. Hence it drew new resources into the industrial sector. These two effects-collaboration among men of different backgrounds and experiences, and industrial ventures among men who had been in other activities- almost never occurred amongst the controls. All these effects, then, suggest the ways in which the course changed participants so that they were able to act on their economic and social environment in ways that produced significant economic improvements...(McClelland and Winter, 1969, p.245).

One of the most discussed subjects is whether it is a waste of time to introduce the entrepreneurial spirit to a people steeped in too much traditionalism. This means that whether people will be amenable to development depends on the extent to which they can overcome their traditionalism.

Since the greater part of the developing world still holds to its traditions, it was of great interest for the investigators to address this question. The study by McClelland and Winter concludes as follows:

The conclusion seems compelling that much of what has been written about changes in attitudes that are necessary for business improvement is misleading. It is motivated perhaps by a desire to explain why certain rationally conceived schemes for improvement have not worked. It does not seem to be necessary for a man to change his fatalistic attitude or his religious beliefs or practices to become an energetic entrepreneur. In other words, many of the obstacles to development are in the eye of the beholder, not in the psychology of the entrepreneurs involved. What does seem to be essential is that the man develop a strong faith in himself as an origin or agent of change, as someone who can solve problems efficaciously on his own. If he believes in himself, if he is motivated to change things, then he is undoubtedly an expert on how to carry out change within his social framework and within his traditional beliefs. The most effective strategy, in other words, appears to be to change the man's self-image by direct instruction on this key point, and then to leave the rest to him. This is in great contrast to the traditional strategy of trying to show him how some ways of doing things are better than others in the hope that indirectly and slowly he will decide on some rational basis to do the better things. Such an approach can only contribute to his feeling that he is a pawn: someone who doesn't know what is best and has to be shown by some outside expert. Thus, advice and assistance, however well intentioned or democratically offered, can weaken his self-confidence and strengthen his conviction that the real world is full of almost insurmountable obstacles. He may come to believe that he in particular will find it hard to overcome these obstacles because of his traditional, irrational beliefs and practices. Stress on the difficulties of development thus becomes one of the chief obstacles of development.

(McClelland and Winter, 1969, p.349-50).

There is no shortage of examples of failures following this approach. The disastrous failure of the "United Nations Development Decade" is one example. What then can we learn from the study that McClelland and Winter have carried out in relation to the training of businessmen which has been shown to have been very effective? What is the lesson for policy makers in both the developed and the developing countries about effecting development? What lesson is there for the many aid agencies which are attempting to effect development? The results of the study show that:

In economic terms, what matters is that the change in people resulted in concrete increases in investment and employment. What is more, the business expansion was not in response to changes in the opportunity structure or to specific economic incentives or disincentives introduced by the government or the market in Kakinada or Vellore. If the trainers may be considered "developers" or "change agents", they had to go about their task completely empty-handed, so far as material aids were concerned. They could make available no special loans, no tax advantages, and no particular inside knowledge on where to get scarce materials. All they had to offer is what are usually considered to be "soft" educational inputs, yet these inputs had a greater effect on "hard" economic outcomes than many aid programs that have made available large material resources and incentives... What is significant, then, for the theory of economic development is our demonstration that not all people possess the characteristics of achievement motivation in a sufficient degree to respond to economic incentives, and that the structure of their response to opportunities can be altered by simple methods.(McClelland and Winter, 1969, p.337-39).

The prescription for development proposed above may be too simple to be attractive to many of the aid agencies around the world, because it does not create a sufficient rationale for providing a substantial budget which benefits aid agencies personnel. It appears that governments in developing countries faced with large international debts and large unemployment, have now to look seriously at this very cheap and accessible alternative solution.

The courses conducted by McClelland and Winter were for middle class executives. It is imperative to assess the effects of motivation courses for different strata of society. A number of achievement motivation studies have been done. Neck(1971) conducted courses in achievement motivation for people who were working in government and the private sector in Uganda. He found that the courses were effective for those people who also had the opportunities that favoured entrepreneurship. As McClelland and Winter discovered, opportunities alone are insufficient, but motivation training without opportunities also are insufficient(McClelland and Winter, 1969). Durand(1975) conducted a course for black businessmen. He found that the achievement motivation course worked much better if it was accompanied by management skill training. Patel(1975) in India reported that management courses were conducted for

three groups. The last group was given an achievement motivation course in the last week. The group proved to be more active as entrepreneurs than two groups which had been given only the management courses. Miron and McClelland conducted a number of courses involving different levels of the American population: Blacks, Hispanics, whites in different business activities in an attempt to find out if there is any level of society or type of business activity that achievement motivation training is not effective. They also tested the effect of combining achievement motivation training with management training and the finding was:

Achievement motivation training significantly improves small business performance - provided there is some minimum of support from economic infrastructure, in the form of available loans, market opportunities and labor force. The type of business does not seem to matter: the training appears to be effective for manufacturing, retail and service business. Business training added to motivation training can inhibit growth, as entrepreneurs become aware of the complexities of good business practice, hire more people, and proceed more cautiously than those who understand less fully all the things they should be doing...It deserves emphasis that small business entrepreneurs especially appear to benefit from achievement motivation training in early stages, and that at this point, "too much learning can be a dangerous thing" inhibiting rapid growth (Miron and McClelland, 1979, 21, p.28).

Another matter that has to be considered is the length of the training. There is still need to know whether there is a minimum time that is critical for conducting a

successful achievement motivation course. Different times have been used. McClelland and Winter(1969) used two weeks, Arnoff and Litwin(1971) 5 days, Durand(1975) in six days. All these courses were conducted under retreat situations. A promising short time has been reported by Durand(1983). Durand has reported that he conducted a course for Australian inventors in achievement motivation in 10 hours and 15 minutes. The retreat situation was omitted. The course was re-inforced by weekly meetings in which an experienced small business person discussed small business problems and answered any questions raised by the participants. The discussions carried on for a period of six weeks. Durand reports:

First, the shortened training design had a measurable effect on the behaviors of the participants. Just as significant was that these changes in activity were measurable over a 2-year period. The training appeared to set into motion consequences which were substantial. Second, the resulting change in the need for achievement was positively associated with a higher rate of business activity. This further supported the belief that the achievement motive is particularly relevant to entrepreneurs and small business people...Effective training may become more available because there is savings of participants' time and money.(Durand, 1983, p.911).

There is still a need for a certain amount of experimentation in terms of duration of the course and the amount of business education that has to go along with achievement motivation training.

Psychological Education in Schools.

The desire to increase high n Achievement in the nation leads to the need to investigate the possibility of introducing achievement motivation education in schools. Hence research in this area will be reviewed.

With increased achievement motivation a nation would be more capable of feeding itself, would have greater self-confidence, self-esteem, be freer from the spirit of dependence and become more self-reliant. Too often a spirit of self-reliance is lacking in many of the graduates of our school system. Our students leave school and become dependent on the employer. Too often our economists in government do not work on programs of how the country can be economically independent. They work on designing projects to apply for foreign aid. This is a beggar mentality which our school system is unconsciously promoting. The studies in achievement motivation have shown that there is possibility that a nation can be salvaged from a beggar mentality and become a truly independent self-reliant state manned by self-confident entrepreneurs. The next question is, how do you increase achievement motivation and this mentality in schools?

This question has been a subject of research by groups of scientists intending to find an answer to this question. (Alschuler, 1970,73); McClelland and Alschuler, 1971); and (deCharms,1976). Alschuler explains the importance of introducing achievement motivation in schools:

What is proposed is a truer integration of thought, action, and feeling in the school's approach to helping students mature. This is not a job of patching conventional content together, but of developing and interpolating new

subject matters in such areas as value clarification, interpersonal relationships, and creativity, which include thought, action and feeling in a meaningful whole.

Achivement motivation is one of these subject matters; the concern with excellence involves planning, excitement, and a specific set of action strategies. The teaching of achievement motivation, furthermore, does not predetermine the specific kinds of excellence which the student should want for himself. It involves a fundamental assumptions that the desire to achieve something of excellence is inherent in all human beings. The specific way in which this basic human concern can be manifested, however, depends on each unique individual. Achievement motivation training encourages each individual to find his own unique way of satisfying his concern for excellence...Infact, one criterion kept foremost in our minds is how students can simultaneously satisfy a number of their needs without internal conflict. We do not believe that anyone concern is more important than others or should exist to the exclusion of others(Alschuler,1970, p.xviii).

This is the approach which was adopted by the researchers to explore ways in which students could find who they are and how they could develop plans for themselves to achieve excellence in whatever area they may want. In the program workshops were organised for teachers who were

interested in achievement motivation. A number of classes for school children were given to train them in achievement motivation. The courses in achievement were organised in such a way that the participants would actually experience the feelings of the activity:

In achievement motivation courses, students are encouraged to vividly imagine doing things exceptionally well and are taught the difference between achievement imagery and mere task imagery. Later on in the course these achievement goals are tied to reality through careful planning and projects (Alschuler,1970, p.4).

Other characteristics of achievement motivation were introduced in the most appropriate way to give those students an experience of the feelings associated with that activity. Moderate risk taking was demonstrated by participating in games in which you won points for your performance.

There are a number of concerns which need to be addressed regarding the introduction of achievement motivation in the schools. The first one is whether the introduction of the program will produce improvement in the performance of the students in their examinations. The results of the research in this direction are not fully convincing. Alschuler(1973) gives the following report:

(1) We found consistent patterns of change outside and after school for up to three years. We concluded that the climate of the school, the intense power- compliance orientation effectively blocked student expression of the need to achieve.

(2) Therefore, we attempted to change classroom climate and structure. Our research and that of de Charms shows that dramatic improvements in academic performance can be obtained in these situations, but it does not transfer or generalise.

(3) Combined, the conclusion appears to be

(a) If you want long term, out of school entrepreneurial behavior, give them an n Ach course, but don't expect changes in school performance.

(b) If you want short term improvements in classroom performance, change the structure and climate and teacher leadership style, but don't expect transfer or generalisation outside or after school.

It would appear that the ideal situation is to attain the short term and the long term results by offering achievement motivation training also change the classroom climate and the teacher leadership. This is presently a matter of further investigation. Given the known results, it would appear that one has to decide on whether the goal is to improve classroom results or to produce entrepreneurs.

The other concern is to find out if there is any special performance in certain subjects by students who have had achievement motivation training. It appears that performance in Mathematics and Science are the major beneficiaries for training in achievement motivation. Mehta and Kanade(1969) are reported by McClelland to have found that:

trained high school boys in India score

significantly higher two years after training than matched classmate controls on higher secondary examinations in physics, chemistry, and mathematics. These findings make good theoretical sense because many studies have shown that people with strong achievement motivation are interested in concrete feedback on how well they are doing and tend to set goals in concrete enough terms so they can measure more or less precisely whether they are moving closer to those goals or not (McClelland[Alschuler, 1973], p.253).

The greatest concern that needs to be addressed is that of the relationship of the teachers and their students. In our schools the teachers are powerful figures who cannot be challenged. It is apparent that it is an atmosphere fully charged with n power and there is no apology for that. If a teacher does not seem to be able to have and to show absolute control of the class, that teacher may be accused by the administrators and parents as being weak in discipline. Litwin and Stringer(1968) discuss the nature of motivational climate in an analogous business situation. The description of the n power group shows precisely what is found in our schools. In the simulation of the n-power dominated company called British, it was characterised by a rigid structure where maintaining order was important. The manager exercised authority and control. Rules were to be absolutely observed. Deviation from the rule would lead to severe punishment.

One problem is how to introduce achievement

motivation in the schools without creating extensive conflict between the achievement motivation teachers, the students and the rest of the teachers who have been in the system for many years. The answer to the dilemma probably lies in the introduction of the achievement motivation training to the Heads of schools. If they were aware of the advantages that would come with the training, they would be in a position to support the teachers who have been trained to teach achievement motivation or to operate their classrooms in such a way that the achievement motivation is created. New teachers have to be trained to have high discipline, high structure and high achievement in the classroom.

However, we would hope that some better instrument will be developed since the climate measures were stated by McClelland in (Alschuler, 1973) that some scales were not well defined and no evidence was available showing that the same results were obtained in the classroom as they were obtained in a simulated business setting. Two useful examples of achievement motivated classrooms would be the business typing class of Dr DeLoretto and the Math class of Mr McIntyre (Alschuler, Tabor and McIntyre, 1970, p.118-126. Dr DeLoretto realised that a typing class was not motivated. The class was collaboratively restructured. A variety of

new tactics were introduced which promoted achievement motivated behavior in the class. Difficulties were identified by the class and the grading standard was set by the students. The performance of the class was outstanding compared to an equally able control class. :

students had opportunities to take greater personal responsibility for setting moderate-risk goals. They explored to a far greater extent whatever personal obstacles they faced and whatever instrumental activity might help overcome them...Students determined fair rewards for their efforts and cooperation was encouraged. The structure and climate encouraged students to think and act like people with strong n-Ach(Alschuler, Tabor, McIntyre, 1970, p.120).

The students had a remarkable performance in Mathematics for the year. Even students who previously had not shown interest in Mathematics began to have great interest.

The Harvard group under the leadership of Alfred Alschuler produced a book for teachers: Teaching Achievement Motivation and the following books for classroom use by students. The Origami Game, The Ring Toss Game, The Darts Dice Game, Who am I? Ten Thoughts, Aiming. These books were published, distributed and used extensively. The Alschuler books were produced essentially for Junior and senior high school students. In 1984 books titled: Learning to Achieve have been written by Johnson and McClelland for use in schools. Johnson and McClelland have updated the Alschuler

materials and extended them to the primary school. These three books have been designed for elementary, junior and senior high school level. The elementary book is geared to Grades 3-6. The intermediate book for Grades 6-9 and the advanced book for Grades 9-12. There are students° and teachers° editions. The books go through six steps to achievement: (1) Study self (2) Get goal ideas (3) Select a goal (4) Plan (5) Strive (6) Evaluate. The books give an opportunity to have in hand materials which can be used for introducing achievement motivation in schools in Swaziland. The teacher or parent can go through the material and decide whether it is a good thing teach students or children. The books give a guide to anyone who would be keen to modify them for use in a country with a different culture like Swaziland. However, the modification could take time while the books are being used in the country. Schools in the former British dependencies have always used British books in their schools. The coming of independence has not changed the situation. The problem is that Swaziland is a small country. It is difficult to publish local books at a reasonable cost.

SUMMARY:

Swaziland became independent in 1968. One of its goals at independence was a rapid expansion of the education system. This has been achieved. The aim was to get qualified people to work in government and in business. No plan exists to make people entrepreneurs. The review of literature from other countries shows that they too provide educational plans without plans to use the graduates from the school system.

Psychologists have identified a human quality called achievement motivation. People with high achievement motivation tend to exhibit entrepreneurial characteristics. Research done in the last 30 years confirms that people high in achievement motivation engage in entrepreneurial activities. They become active in business, tend to work long hours, invest in new ventures, pursue excellence in their work, employ more people and are keen to receive concrete feedback in what they do.

Achievement motivation may account for differences in the response to similar conditions of incentives and opportunities. Studies by McClelland and Winter(1969) show that people trained in achievement motivation make the best use of available opportunities. Traditional beliefs do not

inhibit successful entrepreneurship. If the person is made to be confident, he is able to work. Achievement motivation training helps the entrepreneur to use loans and skills profitably.

Alschuler and co-workers worked on a project to introduce achievement motivation in the Boston area schools. Workshops were organised for teachers and courses were conducted for students. deCharms did a similar project in the St Louis area. Alschuler(1970) and Johnson and McClelland (1984) produced books used in primary, middle and high schools to increase achievement motivation.

This extensive research and development shows that it is possible to stimulate entrepreneurial development in students and adults. However, it is a long distance from a possibility to successful implementation in Swaziland. The gap can be bridged with a complete and adequate plan. In Chapter III a planning process is discussed and is used to guide the strategy for the research and development in Swaziland.

C H A P T E R I I I
E L E M E N T S O F E F F E C T I V E P L A N S

In Chapters I and II we have seen that the government has not provided an adequate plan to create employment for graduates and early school leavers. To create such a plan we should go through a complete planning process. When creating plans, it is essential to follow all steps necessary to make a plan complete and adequate to effect the desired change. Havelock(1973) in his book; The Change Agent's Guide to Innovation in Education is also useful for social, economic and educational change because it gives guidelines to operate in many client systems. The techniques required to effect changes in them are the same. Step 1 involves establishing relationships. This is finding the influential people in the client system who would provide useful information. Step 2 is the diagnosis of the problem. Step 3 is the acquisition of information required to solve the problem. Step 4 goes through the steps in choosing a solution. Step 5 is the acceptance of the solution and Step 6 is self-renewal. In this chapter we shall describe the planning process from Step 1 to Step 4.

Step 1: Relationships:

Some relationship between the client system and the change agent has to be established. The change agent needs to identify the composition of the client system. The relationship should be developed with people who are the opinion leadership in the community, formal authority, representatives of major factions or vested interests, persons with ability in public relations and persons who have credibility and respectability. All these persons must be compatible with the change agent otherwise they can have more conflicts than useful work. The agent needs to understand the operation of the larger community so that whatever is done does not conflict with the wider community.

In Swaziland I had to establish some relationships with persons and organisations who I felt would be useful in helping me formulate the plan. After arrival Shane McCarthy, Human Resources Officer in USAID, informed me that USAID had a mission that would be coming to Swaziland to study SEDCO. The objectives were as follows:

1. Assess achievements and failures of SEDCO.
2. Assess potential for SEDCO to become self-sufficient and operate independently of financial subsidies from the Government of Swaziland; and determine alternative means for SEDCO to achieve self-sufficiency.
3. Design long-range strategy for SEDCO.

4. Identify constraints and opportunities for the development of small-scale enterprise in Swaziland, including existing policies of the Government of Swaziland.

After studying these objectives, I was satisfied that the study of SEDCO coincided to a great extent with what I intended to do. McCarthy and I put together a list of people to be interviewed. I was put in charge of coordinating the program, arrange for interviews, meetings and visits.

The client system that is important for a plan for developing entrepreneurs consists of the following institutions. The statutory bodies which have the responsibility for promoting entrepreneurship in the country. These are the Small Enterprises Development Co.(SEDCO), the National Industrial Development Corporation of Swazialand(NIDCS) and the Swaziland Commercial Board.

The financial institutions consists of the banks, the finance Corporation, some equity organisations such as Tibiyo taka Ngwane, Tisuka taka Ngwane, and the Commonwealth Development Corporation. CDC is the largest employer by virtue of the majority of the companies in the country being British.

The Business Associations are represented by the Chamber of Commerce and the Commercial Amadoda.

The Ministry of Finance which finances all

government activities, the Department of Economic Planning responsible for the planning of the economy and mainly handles all capital financing and requests for aid. The Ministry of Commerce, Industry, Mines and Tourism is responsible for the industrial and commercial activities in the country. It has also the responsibility for the statutory bodies since they fall within that ministry. The Ministry of Education has responsibility for all education and training in the country. The training and localisation council is under the Ministry of Public Service and Labour. It is responsible for training Swazis and replace expatriates in the private sector.

The Economic Advisory Council advises the Prime Minister on the economic situation in the country and how best to tackle special problems such as the growing unemployment.

The Educational institutions are responsible for producing the high level manpower the country needs. These include the university and the colleges.

All the people on the list were contacted by phone. Appointments were made with them or through their secretaries.

Step 2: Diagnosis:

Diagnosis is the stage when the client system and the change agents have to define what is the problem to be solved. Both sides have to be clear on what change needs to be effected and agree on the method to be followed. In our case, the first thing was a meeting attended by Shane McCarthy, Human Resources Officer, USAID, Bruce Tippett, Cameron Smith and Ben Dlamini. Our first goal was to agree on the approach that would be followed.

The process followed for the investigation was the planning sequence described in Havelock(1973).

Currently the government has three such bodies with specific mandates to assist Swazis develop entrepreneurship. These are the National Industrial Development Corporation of Swaziland(NIDCS), the Small Enterprises Development Company (SEDCO), and the Swaziland Commercial Board. NIDCS concentrates on attracting large industries and commercial ventures into the country at the complete exclusion of Swazi entrepreneurs. It is known and understood by everyone in the country, that it is not its purpose to assist Swazi entrepreneurs. NIDCS says that Swazi entrepreneurs who need assistance should go to SEDCO. Any strategy aimed at increasing manufacturing in Swaziland in small scale is

unlikely to be successful because of the very stiff competition from large manufacturers in South Africa.

In general SEDCO's objectives are as follows:

To promote the development of local entrepreneurs and to increase participation of Swazi nationals at the small to medium scale in the industrial sector.

To promote rapid industrial growth in order to raise incomes and employment with special emphasis on labour intensive industries.

To establish industries in rural areas to curb the rural urban migration.

To promote import-substitution industries.

SEDCO records show that it has only created 1,161 jobs since it was created in 1971 and that it aided only 18 companies for the first time in 1981/82.

It is clear then that some of the goals of SEDCO such setting up industries and import-substitution, are unrealistic. SEDCO has also involved itself in joint ventures with foreign companies, becoming more like NIDCS, and at the same time losing a lot of money. This makes SEDCO less able to fulfil its original goal of developing entrepreneurship among the Swazis.

The Swaziland Commercial Board has never risen to its expectations. It was hoped that its formation would change the situation of Swazi entrepreneurs in the country. Instead it became involved in one concern where it lost

approximately E6,000,000. At the moment it is defunct. Its Managing Director has been transferred to be Managing Director for SEDCO. That action accepts that the Swaziland Commercial Board is no longer in existence. This leaves no enthusiasm for recommending that statutory bodies be responsible for developing entrepreneurs. It is clear that the government cannot be kept out of a program intended to be concerned with developing entrepreneurs. It is important to think of a way to obviate this problem.

The diagnosis has shown that government did set up three organisations to promote entrepreneurship to create employment in the country. These have been ineffective. SEDCO concentrated on industrial development which could not succeed because of competition with South African manufacturers. Its program on joint ventures has lost a lot of money. The default rate is about 50%. Over a period of 12 years it created only 1161 jobs. The Swaziland Commercial Board was supposed to help entrepreneurs in commercial enterprises. It has not managed to do that because it lost money due to poor investment. NIDCS concentrates on large industries and commercial ventures. Its default rate, too, is very high. Many of the companies do not pay back the loans. They leave the country since it mainly assists foreign companies. The problem still remains

to conceptualise then to create an alternative organisation to promote entrepreneurship in the country.

Step 3: Acquisition of Information:

The next step is to collect informed opinions about what needs to be done. The information was collected through meetings and interviews with the groups described earlier. The interviews were based on the following questionnaire:*

1. What economic mechanisms must exist to support entrepreneurship. The response was expected to give the kind of economic climate that favours development of entrepreneurship. It could be natural resources, finance, business people, skilled manpower, and whatever the interviewee considered it important for supporting entrepreneurship. This may involve the policies specifically made to promote entrepreneurship.
2. What are the critical requirements for a businessman to succeed in business in Swaziland. This question points to the basic things which are necessary to make a businessman to succeed. He may need to know certain skills. He may assistance with certain things to be done for him such as finding the markets, finding sources of supply, having his

books done for him. He may need money to operate or facilities in which to work.

*My questionnaire was modified by changing some of the questions and reordering others. Question 11 of my original questionnaire was made into question 1. This was for the purpose of logic since it makes sense to look at the economic climate as a start. Question 1 of my original questionnaire was eliminated and replaced by the following which had a positive approach: What are the critical requirements for a businessman to succeed in business in Swaziland. Questions 4&6 were combined to Question 7. The changes improved the questionnaire.

3. What kind of organisation should be set up within the government to create and monitor the national policy of entrepreneurship development and training. Government had already created bodies to create entrepreneurship which were ineffective. What would be a more effective solution to this problem. Should government set up another body to revive the inoperative ones.

4. Who should be responsible for training. Should training be an exclusive right of government or should private bodies be involved. Who is best qualified to do it. What kind of training should be provided.

5. Where should entrepreneurs take place. This question

attempted to define the best location. Is it important to have a special place or can it be done anywhere. Should it be in an institution or on the job.

6. Who should be trained to be a successful entrepreneur. Should training be for everyone or for a specific class of people, students or business people.

7. In what fields or skill areas should training take place. In question 2 the respondent would point out deficiencies which entrepreneurs have. Some of them can be overcome by training. This is the opportunity to state what type of training would be essential.

8. Are there any changes that should be made in the education system in order to promote entrepreneurship among the secondary school pupils? The type of the education may be responsible for failure to develop entrepreneurship. If the respondent feels that education is responsible, then he has to suggest how the education could be changed in such a way that it would promote entrepreneurship.

9. What role should colleges and the university play in the training of successful entrepreneurs. Either the colleges and university can contribute in some way or they have no role whatsoever. If they do have a role to play, what would it be.

10. What form of examination system would be appropriate

for an education system that is intended to promote entrepreneurship among the secondary school pupils. The examination system in a British type of education forces schools to follow a common syllabus regardless of location. Students in the Caribbean, Asia and Africa are expected to follow the same type of syllabus for a British examination such as the Cambridge school certificate. The question seeks to find out from the interviewees whether this would affect educating students in such a way that their education will promote entrepreneurship.

Interviews:

Appointments were made with people from the groups identified under Step 1. The purpose of the interview was explained. The questions were asked. The responses were recorded in a notebook to be transcribed later. The interviews could not be recorded on tape because interviewees objected. The interviews were open ended. The person answered the question from his own knowledge and expressed his own opinion. Follow up questions were asked to elucidate certain points.

The full list of people interviewed are as follows:

Statutory Bodies

Vincent Khathwane, Managing Director, SEDCO
 Sibusiso Motsa, Finance, SEDCO
 Paul Thabede, Projects, SEDCO
 Sipho Nkambule, Estates, SEDCO
 Walter Dlamini, Managing Director, NIDCS
 Sam Dlamini, Project, NIDCS

Entrepreneurs

Ngwenya- Ceramics
 Mrs Zwane- school uniforms
 Dlamini- artificial flowers
 Dlamini- Carpenter
 Sihlongonyane - Leatherwork
 Mamba- Fence maker
 Maseko-Herbalist
 Ntjangase-window maker
 Piliso- Herbalist

Financial institutions

W.H. Houston, Managing Director, Barclays
 Harvey Bird, Managing Director, Standard Bank
 R. Bedingham, Managing Director, Standard Bank
 W.H. Jafree, General Manager, Bank of Credit and
 Commerce
 Jaffara Deguefe, General Manager, Swazi Bank
 A.V. Kunene, Assistant General Manager, Swazi
 Bank
 Andrew McGuire, Managing Director, Finance
 Corporation of Swaziland
 A.S. Dlamini, General Manager, Tibiyo takaNgwane.
 John Wilson, Wilson and partners.
 G. Goddard, CDC
 L. Sithebe, CDC

Business Associations

Zacheus M. Nkosi, President, Chamber of Commerce
 Makula Shongwe, General Sec. Swazi Commercial
 Amadoda
 Wilson Sukumane, Sec, Manzini Branch, Commercial
 Amadoda
 E.N. Nkosi, Chairman, Swazi Commercial Amadoda.

Government Ministries:

R. Strydom, Finance

P. Mngomezulu, Commerce, Industry, Mines and
Tourism,
E. Bhembe, Dept of Economic Planning
Neil Campbell , Dept of Economic Planning
J. Fakudze, Commercial Board
E. Fakudze, Training and localisation Council
W, Greaves, Education

Economic Advisory Council

Derek von Wissell, Chairman, now Minister of
Commerce, Industry, Mines and Tourism.
Michael Fletcher, Managing Director, Lonrho
(Swaziland)

Educational Institutions

L. Lukele , Swaziland College of Technology
B.Dlamini, William Pitcher College,
E.Vilakazi, Ngwane Teachers College
M. Mabuza, National Curriculum centre
M. Mdluli, Faculty of Professional Studies
M.Dlamini, Faculty of agriculture,

Group meetings

SEDCO Management
SEDCO/USAID
Swaziland Economic Business Association Co.
Executive.(10)
Swazi Building Contractors- 37
Final evaluation meeting- attended by most of the
interviewees.

Step 4: Choosing a Solution.

When the relevant information has been collected,
the change agent and the client system sort out the
materials to define a solution to the problem.

This operation follows five steps.

(a) Deriving implications from the research: The information is coded, collated and data examined for implications. In chapter 4 the results of the interviews are coded, collated and tables are set up. The data is analysed and discussed in terms of implications.

(b) Generation of a range of solution ideas: The analysis of data will show a number of possibilities. These possibilities need to be understood as to why certain proposals are favoured instead of others.

(c) Choosing a solution: After consideration of several possible alternatives, at this stage there is a settlement on specific ideas that form a solution. The solution generated from Chapter 4 is found in Chapter 5.

(d) Feasibility testing: The plan is examined for feasibility. Discussions can be held to examine the plan to see if there are any loopholes which have been overlooked. If there are no loopholes, then it will move to the next step of acceptance. If there are loopholes, it moves to the stage of adaptation.

(e) Adaptation: If the plan is found to be deficient, it is amended and an adapted plan emerges. The plan in chapter 4 has been sent to Swaziland for feasibility testing so that adaptation can be made. It was sent to the Principal

Secretary for Education, the Minister for Commerce, Industry, Mines and Tourism, the Dean of the Faculty of Education to share with colleagues in the Faculty of Commerce and the Swaziland National Association of Teachers for their comments. They were asked to examine if the plan is feasible, and if not, what modifications need to be done to make it feasible? The results of their responses are incorporated in Chapter VI.

Step 5: Acceptance:

At this stage the solution is accepted. Accepting the solution should not just occur at the end. The change agent should be checking every stage of the solution with the client system to see if it is acceptable. A successful change agent should make the client system feel that it is responsible for the decisions. The change agent should ensure that influential members of the client system are involved in the progress of the solution.

Step 6: Self-renewal:

The change agent should at this stage be phased out. The client system should be able to implement the solution

without requiring assistance from the change agent. The client system should be able to modify the plan in whatever way they wish and have full control of the situation.

Limitation of the Study:

The study is limited to the creation of a feasible National Plan for Developing and Training successful entrepreneurs. The plan is designed for implementation in Swaziland. Existing conditions there have been considered in its creation. The actual implementation is a long term strategy. The aim of this dissertation is to produce a feasible plan. The acceptance and implementation of the plan will depend on the general political process operating in the country.

In the dissertation proposal the development and training entrepreneurs was to be limited to secondary school students. The diagnosis showed that emphasis should be on entrepreneurs. This lessened emphasis on secondary schools and increased emphasis on entrepreneurs. The interviews intended for schools was changed to an interview for entrepreneurs. The interview with entrepreneurs contributed

more towards creating the plan.

The interviews were to be recorded on tape and then transcribed. The interviewees objected. The response to the questions represented personal opinions on sensitive national matters and no interviewee was keen to have that opinion on tape where it could be repeated verbatim to unknown audiences. A degree of impression was introduced into the data collection process. The responses from the interviews are coded and collated and are included in the appendix so that others may check the transformation from raw interview data to categories.

There was no meeting of the client system to obtain feedback on the plan in Swaziland, because the plan has been formulated after coding and collating the data, when I was already in the United States. Copies have been sent to Swaziland for review and feedback.

The plan is designed for implementation in Swaziland. Existing conditions have been considered in its creation. The actual implementation is a long term strategy. The aim of this dissertation is to produce a feasible plan. Implementation is not part of this study.

SUMMARY:

The Chapter introduced a planning process recommended by Havelock (1973). Step 1 dealt with forming relationships. It describes the collaboration with a USAID mission to study the constraints and opportunities in the development of small scale enterprise in Swaziland. The number of the institutions that formed the components of the client system and the list of persons interviewed were presented.

In Step 2 the diagnosis involved meetings with SEDCO to determine the nature of the problem to be investigated. In this case it was to find out what can be done to create more active entrepreneurship in Swaziland.

In Step 3 information is acquired to contribute to the solution of the problem. Interviews were conducted to solicit information from the list of persons presented.

In Step 4, choosing a solution, involves the deriving of implications from the research, generating a range of solution ideas, choosing a solution, and feasibility testing leading finally to adaptation.

The exercise of deriving implications from the research and generating a range of solutions are presented in chapter 4. The data is coded, collated and put into

tables. The responses are discussed. From this pattern emerges some kind of solution, suggesting the nature of the plan.

C H A P T E R IV

ANALYSIS OF THE DATA FROM THE INTERVIEWS.

Ten questions were listed in Chapter III which were asked in the interviews. In this chapter the responses to those questions will be tabulated. Tables indicate the number of people interviewed, and the types of views expressed to each question. Each response will be discussed to show how it relates to the overall goal of creating a national plan for developing and training successful entrepreneurs.

The data from interviews was in a form of statements. For each question there were a number of responses. Similar responses were put together. 41 respondents were grouped according to the organisations which they represented. Seven groups were identified. The number giving each response in a group were noted and the tables will show these responses.

The first question was: What economic mechanisms must exist to support entrepreneurship. The responses were as follows:-

(1) The country must have people with entrepreneurial drive/achievement motive (n Ach) 68%. (2) Finance must be easily available 66%. (3) Employment has to be

created for the people at a low investment per job 61%. (4) Sufficient businesses need to be opened in rural areas in order to slow the rate of migration to the towns 54%. (5) There has to be a deliberate policy to increase the Swazi control of businesses 39%. (6) a convenient local supply of goods and services has to be created 20%.

TABLE 4:1

What type of economic mechanisms must exist to support entrepreneurship?

Groups	Number interv	n Ach	Finance	Employ.	Rural life	Swazi contrl	Local supp.
Stat. bodies	6	5	5	3	3	5	1
Entrep.	9	5	7	0	4	0	3
Financ. Instit	8	7	6	7	2	1	1
Govnmt. Mntries.	6	4	4	6	6	6	1
Econ.Adv. Council	2	2	0	2	1	0	1
Educat. Instit.	6	3	3	5	5	2	0
Total	41	28	27	25	22	16	8
Percent		68%	66%	61%	54%	39%	20%

Forty one individuals were interviewed. For the

analysis of the responses they were classified according to the individual's institutional affiliation. These were the Statutory bodies, entrepreneurs, financial institutions, Government Ministries, Business associations, Economic Advisory Council, and Educational Institutions. Following is the discussion of the total responses in each of the ideas listed from (1) to (6) above.

Types of Economic Mechanisms

The Achievement Motive:

68% of respondents thought that one of the most important economic mechanisms that would promote entrepreneurship is the achievement motive which has been described as business acumen, entrepreneurial drive, business drive, business spirit or business confidence. The General Manager of Tibiyo insisted that: "The present mistake is to consider that anyone who has some skill can become a business person. That idea is not right. The person must have a business drive first before any financial support can be given." The Managing Director of the Standard Bank said: "Business acumen is essential for a successful business person. There has to be an extreme desire to succeed which may be manifested by

sacrifice of leisure and luxury until the business can produce some profit." None of the informants knew how to infuse into the individual this important ingredient of success except one, who is a prosperous businessman and important herbalist, with a thriving mail order business for the whole of Southern Africa. He said "you must have people who want to do business, but even if they are not born with the flair for business, we have herbs to help them become very rich." That possibly implied great success in business through herb motivation.

Availability of finance from the financial institutions:

66% of the respondents felt that finance is an important factor for a climate of entrepreneurship to thrive. Money is needed by the general public to spend in order to support the business community. Also, money must be available in the financial institutions in order to support business people who apply for loans. The question arose about how Swazi entrepreneurs can qualify for loans since land or property are used as security. By statute the Swazi bank cannot process unsecured loans. The Swazi bank is a government bank. Its major function is to assist Swazis

become involved in business. This statute, however, requires that the Swazi bank may not assist business people who have no security. Even if security is there, it has to be 150% of what is loaned. As one informant said, "The banks must be able to give loans on reasonable terms without asking for impossible security. Otherwise, why ask for a loan if you can afford a 150% security?"

There was, infact, considerable discussion with most informants on the question of security which is a big obstacle for Swazi business people. The land-tenure system does not consist of freehold land. Most families have communal land which they can use for all purposes, but they do not hold title to it. It cannot be sold nor can it be used as collateral in any business transaction. Any development on this land, whether it be buildings or planting trees or orchards does not enhance the value of the land for use as security, because it is communal, not freehold land. The land is held by the King in trust for the people. Even the King cannot sell or dispose of the land in any manner.

It appeared to the entrepreneurs and the financial institutions that there has to be some arrangement to obviate the obstacle of security. One method that seemed feasible involves a group guarantee system where 5-10

entrepreneurs as a group, would guarantee one of their members. Social pressure would be brought to bear on this individual not to default. Another method suggested was that one of the agencies of government would guarantee loans for Swazi entrepreneurs up to 80%. The banks would then grant a loan to anyone who had been approved and guaranteed for a loan by this agency. The banks hoped that some system of guarantees would be useful for them since they certainly would like to do business with all entrepreneurs. One of the Managing Directors said: "It is desirable to develop small businesses provided some adequate security can be forth-coming since money in the bank is money on demand."

Creation of Employment for a Given Educated Humanpower Supply:

61% of the respondents stated that creating employment was one of the ways to encourage entrepreneurship. Once people are educated they can no longer be satisfied with subsistence living. The country has to be active in developing business ventures which will give school leavers sufficient jobs. That will motivate them.

The greater part of the government's interest in

entrepreneurship centres on creating jobs for the massive number of school-leavers. As a member of the Economic advisory council put it: "The school system churns out more school-leavers than the employment sector can absorb. There are currently 7000 school-leavers a year. 2500 jobs are currently being created leaving a shortfall of 4500."

The government has promoted large industries and commercial organisations to come to Swaziland in order to create jobs for the country's work force. The great disappointment has been that large corporations have been established but very little employment is created in the process. It is found that it costs in the region of 46,000 to 50,000 Emalangeni (E1 = \$1) to create one job. At this rate to create 5000 per year would need an investment of E250,000,000 which is far more than the whole budget for the country. It is clearly a case to find a reasonable level of investment which the country can afford. von Wissell of the Economic Advisory Council said: "The large companies like the Sugar mills create jobs at E46,000 per job and a replacement job at E36,000. To be realistic and manageable for the country jobs need to be created at no more than a E1000 per job." At this rate it would be possible to spend only E4,500,000 to create 4500. This is possible; it can be afforded.

An educational sector review of the Ministry of

Education states:

"More than 150,000 students will emerge from the education system during the period 1977 - 1989. Of this number more than 100,000 will be at secondary, technical or higher levels. The recent and continuing rapid expansion of the education system has outstripped the capacity of the economy to generate formal jobs... Unemployment amongst secondary school leavers will become drastically worse over the next few years. (Swaziland Government, 1981, p. 106).

It is obvious from the above statements that a critical function of the government and other citizens in Swaziland is to create employment quickly. The respondents who brought up this idea were only stating an obvious truth which is facing the nation at the present time.

Preserve the Rural Quality of Life with an Alternative to Subsistence Agriculture:

53% of the responses referred to the rural quality of life. More than 80% of the people of Swaziland live in the rural areas. The government policy is to develop the rural areas so that people do not migrate into the towns hoping to find a better life which is not there. Schools have been established in the rural areas but not much has been done to develop businesses in the rural areas. Thus students who have completed their education cannot find jobs there. If there are no jobs in rural areas it defeats the purpose of

establishing schools in rural areas. Most of the entrepreneurs stated that they would have preferred to have had their businesses established in the rural areas where they would be close to their families. They would also escape the expensive life of the town since they are generally forced to keep two homes, one in the town where they have their business and the other in the rural area where they have their homes. Tibiyo General Manager said: "The economy of the country must be well balanced between the towns and the rural areas. Businesses must exist in both places. It should be possible for a person to live a very good happy life in the rural area without needing to go to town. The towns have become crowded and have slum areas which can be avoided by developing more viable businesses in the rural areas."

Setting up Policy to Reduce the Foreign Control of the Economy:

39% of the responses favoured a policy to reduce the foreign domination of the economy. This received great support from the government respondents and the statutory bodies with not much support from other sections. Strong advocacy for this

policy came from Tibiyo TakaNgwane General Manager who said: "There has to be a deliberate policy of reducing the foreign control of the economy. Tibiyo has done most of the job in large commercial ventures by participating to the extent of 50% in some of them. There is need for the Swazi to take the major control in small businesses such as garages, shops, restaurants, groceries, dry-cleaners etc."

Entrepreneurs found in the Small Enterprises Development Co. estates have been conditioned to believe they have to concentrate on manufacturing activities at small scale. The majority of them believe that other businesses listed above are beyond their ability. Even the name Small Enterprises seems to affect many of them to think of small things to do. This may be the reason for their not bringing up this subject of Swazi control of the Swazi economy.

The matter of Swazi control of the economy is a government policy which is not popular to those who happen not to be Swazis. Therefore, you would not normally expect non-Swazis to be involved in it.

Convenience of Local Supply of Goods and Services:

20% quoted this as one of the conditions which favours the development of entrepreneurship. No group felt strongly.

The Managing Director of Standard Bank felt that small businessmen must make a greater bid in setting up agencies and getting into the service business as electricians, painters, motor garages. Several other respondents mentioned the problem of machines which are sold and serviced by South African agents, that it takes too long for them to come if anything has gone wrong with the machine.

WHAT ARE THE CRITICAL REQUIREMENTS FOR THE SUCCESS OF A BUSINESS PERSON IN SWAZILAND:

TABLE 4:2

The critical requirements for the success of a business person.							
Groups	Number intvd	n Ach	Fin.	Faci.	Mktg	N.T.B*	Adeq. Market
Stat. Bodies	6	5	5	5	5	3	2
Entrep.	9	5	7	9	4	0	2
Financ. Instit.	8	7	6	1	3	6	3
Govmt. Mnstris	6	5	6	2	4	5	2
Busns. Assoc.	4	3	4	2	2	0	1
Econ.Adv. Council	2	2	2	1	2	2	0
Educat. Instit.	6	6	3	4	3	5	0
Total	45	33	33	24	23	21	10
PERCENT.		80%	80%	58%	56%	51%	24%

*N.T.B. = No Trade Barriers

The table indicates that the responses were achievement motivation 80%, working capital assistance 80%, physical facilities 58%, assistance with the marketing operations 56%, unhibited flow of goods in the customs union area 51%, and identifying an adequate market for a product or service 24%.

Achievement Motive:

80% of the respondents indicated that the achievement motive is critical for the success of business people. It came positively from Barclays Managing Director: "It is vital that the business people must have business acumen and must be committed to the success of the enterprise," to the negative approach by some other bank whose Managing Director said: "business capabilities are not there among the Swazis." Another informant said: "No entrepreneurial talent has been identified among the Swazis." The table shows that all groups interviewed considered this quality to be very high on the list of desirable qualities.

Finance:

80% of the responses indicated that the availability of working capital is critical for the success of a business. All groups supported this need. Mr Wilson said: "Most Swazi businesses are undercapitalised so there is a definite need for having some scheme to assist entrepreneurs to find the working capital to inject into their businesses to keep them viable."

Physical Facilities:

58% of the responses showed that working facilities are crucial for the success of a business. This loosely covers a wide range of conditions such as the location of the business site, and the suitability of the building or working area. The Swazi entrepreneur has come in too late in the business scene. The prime business sites were occupied long ago. Any places that may be available in the towns, where there is an adequate number of people to support a business that depends on volume of sales, charge exorbitant rentals at no less than E10.00 per square foot per month. Only well established businesses can survive such conditions. It is critical to relocate new businesses

and find suitable sites if the new entrepreneur is to succeed. There is great merit in looking into the suggestion by Tibiyo TakaNgwane General Manager: "We must find ways to provide business facilities in the Swazi Nation land." It is noteworthy in the table that the financial institutions did not consider this item to be of importance while all the entrepreneurs were unanimous that this is a very critical issue for their success.

Management Assistance:

56% of those interviewed considered this issue critical for the success of an entrepreneur. The statutory bodies considered it very important while the other groups thought it was mildly important, nearly a half of them thinking it is critical. One respondent was emphatic in stating that "the Swazis have no marketing ability." Another said: "Since the Swazis have a subsistency background and have no business background, they are generally not aware of the changing market." There was general agreement that entrepreneurs need to be assisted in marketing especially with regard to the sophisticated market of the customs union area. There was also stress particularly from the financial institutions that entrepreneurs have to be assisted with

costing, purchasing, stock control, cash flow, credit control and one of them said: " Swazi entrepreneurs are shy to inform the bank of their true position."

Competition with Goods in the No Trade Barrier Area:

51% of responses identified this issue. It was considered a disadvantage by entrepreneurs who were involved in manufacturing since they could not possibly reach the economies of scale and the production quality attained by large companies in South Africa. It was stressed by the financial institutions that the best strategy for the entrepreneur in Swaziland is to avoid manufacturing unless it is a product which is unique in Swaziland and instead to concentrate on distribution and services. The manufacturers in the customs union area need their products to be distributed in Swaziland. If the product is machinery, it needs people within Swaziland who would be able to give the proper service and maintenance. These are the areas which are currently not well patronised.

Identification of an Adequate Market for an Product or Service:

24% responses came for this issue. The financial institutions are the ones which seem to have considered it critical but the entrepreneurs did not think so. Regardless of what the response was, it seems clear that unless an adequate service has been identified all the other factors will be misplaced. It was in this regard when the Bank of Credit and Commerce Managing Director stressed the need to: "set up agencies for some of the products manufactured in South Africa which are needed in Swaziland." The Managing Director of Standard Bank stressed the need to: "fill the vacuum of needs existing in the service fields such as for electricians, painters, motor garages etc."

3. WHAT TYPE OF ORGANISATION SHOULD BE SET UP WITHIN THE GOVERNMENT TO CREATE AND MONITOR THE NATIONAL POLICY OF ENTREPRENEURSHIP DEVELOPMENT AND TRAINING?

TABLE 4:3

The type of organization to create and monitor entrepreneurship development and training.

Groups	Number interv'd	Statutory Body	Private Company
Statut. bodies	6	4	2
Entrep.	9	6	0
Financ. Instit.	8	6	2
Govnmt Mintries	6	6	0
Busins Assocn.	4	2	2
Econ. Adv. Council	2	0	2
Educat. Instit.	6	3	3
Total	41	27	22
Percent.		66%	27%

The nature of the organisation is a problematic one. 66% of the responses indicate clearly that the government is the one to set up such a body. Only 27% favored a private company. However, most informants indicated that this is the logical way to deal with the situation, but not necessarily an effective one. This leaves no enthusiasm for recommending statutory bodies to be responsible for developing entrepreneurs. It is clear that the government cannot be kept out of a program concerned with developing

entrepreneurs nationally. There may be merit in looking for an organisation that will involve the private sector and the government in a joint effort to find ways to develop and train entrepreneurs in Swaziland.

4. WHO SHOULD BE RESPONSIBLE FOR TRAINING?

TABLE 4:4

Responsibility for training entrepreneurs

Groups	Number interv'd	Priv.Body	Stat.body.	college	peers
Stat. Bodies	6	4	2	0	0
Entrep.	9	3	4	0	0
Financ. Instit.	8	5	3	0	0
Govnmt Mnstries	6	3	0	3	0
Busns Assocn.	4	1	1	0	2
Econ.Adv Council	2	0	2	0	0
Educat. Instit.	6	2	0	4	0
Total	41	18	12	7	2
Percent.		44%	29%	17%	5%

Private Company:

44% favoured a private company carrying out the training of

entrepreneurs, instead of using statutory bodies. This does reflect the concerns expressed about the operation of statutory bodies. Even the majority of the officials of statutory bodies preferred the training to be conducted by private organisations, and 50% of government respondents preferred private organisations to carry out the training.

Statutory Bodies:

29% of responses favoured statutory bodies carrying out the training. This received support from entrepreneurs and the members of the Economic Advisory council. It did not receive much support from other groups. The statutory bodies do not have a good record to show where they have carried out a successful program of training.

University/College:

The use of the university for training came from the Educational organisations and the government respondents. The university and the colleges have the ability to do this. They have in the past organised one day or one week courses on specific topics of interest to certain entrepreneurs

dealing with an aspect that would be useful such as accounts or aspects of management.

Peers:

Only 5% of the responses favoured training by peers. Even though percentagewise it is the lowest, it has some merit since this suggestion came from the members of the Executive of the Commercial Amadoda representing more than 3000 traders and transport operators. After all, who can tell an entrepreneur how to run a business better than the person who is involved in the same kind of business and knows the nuts and bolts of that business?

5. WHERE SHOULD ENTREPRENEURSHIP TRAINING TAKE PLACE?

TABLE 4:5

The place where entrepreneurship training take place.

Groups	Numbr intervvd	on the job	college/univ	schools
Stat. Bodies	6	3	2	1
Entrep.	9	4	0	0
Financ. Instit.	8	7	1	0
Govnmnt Mnstrs.	6	3	2	1
Busns. Assocn.	4	3	1	0

Econ. Adv. Council	2	0	0	2
Educ. Instit.	6	0	6	0
Total	41	20	12	4
Percent.		49%	29%	10%

Training on the Job:

received 49% of the responses. This received major support from the financial institutions and the business associations and 50% support from the statutory bodies and the government ministries. It does appear to be an acceptable method of training entrepreneurs. It is ideal for training entrepreneurs because they can immediately put into practice what they have learned. Results can be seen by the immediate improvement of the business.

University/Colleges:

29% favoured the universities and colleges as centres for training entrepreneurs. There is merit in this suggestion if the respondents understand that short courses are to be mounted for business people. The university or the college is not now geared to training business people.

Schools:

10% of the responses chose schools as centers where entrepreneurship should be taught. The respondents qualified their choice on the basis that entrepreneurship training should start at primary school. This does not mean you train a primary school child how to run a business. The essential thing is that the idea of business should be introduced in the primary school. The students should not be told only that they have to be employed by someone when they leave school. They also should know that there is an opportunity of going into business. As von Wissell of the Economic Advisory Council said, "education should tell one to be self-employed."

6. WHO SHOULD BE TRAINED TO BE A SUCCESSFUL ENTREPRENEUR?

TABLE 4:6

Who should be trained to be a successful entrepreneur?

Groups	Number int.	entrepreneurs	applicants	students
Stat. Bodies	6	4	2	0
Entrep.	9	4	3	0
Financ. Instit.	8	4	3	1

Govnmt Mstries	6	5	0	1
Busins Assocn.	4	4	0	0
Econ.Adv. Council	2	0	0	2
Educat. Instit.	6	2	0	4
Total	41	23	8	8
Percent.		56%	20%	20%

Entrepreneurs:

56% favoured training to be given to the entrepreneurs. This was supported by most of the groups. This is in conformity with answers to the previous question. It is the entrepreneur who will benefit from the training. People who are not already in business may desire to have training, but it is the person who is already involved in business who will appreciate cash-flows, stock control, stock taking, keeping daily records of purchases, daily turnover and the like and make the most immediate use of the training.

Applicants for Business:

20% preferred training to be given to those who have

applied for business loans. This training will also be useful to those who have been already granted business licences and are in a position to negotiate for loans. This may be a vicious circle. In order to be granted a licence, the entrepreneur must submit to the licensing board proof of capital and premises where the operation will be based. The banks on the other hand, need proof that a licence for a business has been granted. If they have just applied for business without knowing whether they would be running business or not, it would be not so effective.

School Children:

20% made this choice. Again, the thinking is to make students aware of the existence of the world of business. Students can be introduced to the study of achievement motivation as a step to prepare for the time when they will be ready to enter entrepreneurship. The studies that have already been reported previously have shown that it is desirable to have students study achievement motivation in preparation for a future life in business.

7. IN WHAT FIELDS, CONTENT OR SKILL AREAS SHOULD THE TRAINING TAKE PLACE?

TABLE 4:7

Fields or skills in which business people have to be trained.

Groups	Number	n Ach	Managmt	Inventry	Loan App.	Commnicat.
Stat. Bodies	6	3	3	4	3	0
Entrep.	9	3	2	3	3	0
Financ. Instit.	8	7	7	2	1	3
Govnmt Mnstries	6	5	5	4	3	2
Busns Assocn	4	4	4	3	2	2
Econ. Adv. Council	2	2	2	2	1	0
Educat. Instit.	6	4	3	2	2	3
Total	41	28	26	20	15	10
Percent.		68%	63%	48%	37%	24%

Achievement Motive:

68% felt the achievement motive would be most necessary in the training of the entrepreneur. However, the informants generally felt helpless in this respect because the majority believed that this is a natural inborne quality of the individual. Either he has what it takes to make it in business or he does not have it.

The Managing Director of Standard Bank said, "there is need to develop the business approach that is lacking among the Swazis because this is the way they can build confidence with their suppliers." Goddard of CDC said that, "The emphasis should be the development of a business acumen." Neither Baird of Standard Bank nor Goddard of CDC could say how the "business approach" nor the "business acumen" could be developed. The important point was not to find out how to develop the achievement motive, but to find out what the people in the business community in Swaziland feel is important to teach to entrepreneurs. Training in achievement motivation is by now well developed for both school children and for businessmen as David McClelland and his co-workers have demonstrated. (Alschuler, 1970; 1973; Johnson and McClelland, 1984; McClelland and Winter, 1969).

Management Capacity:

63% responses suggested management capacity as one of the areas in which training should take place. The people who have the business acumen or achievement motivation may not necessarily be imbued with the skill of management. There is a need, therefore, to provide an opportunity to those who have chosen to be entrepreneurs for training in management.

Management is a wide field and covers many things. The informants stressed the importance of training in accounting, marketing, business planning and quality control. This training could take place for a whole life time of the entrepreneur because the best way to give it would be on individual basis. Mr Z.M. Nkosi, President of the Chamber of Commerce stressed the need for training and confirmed that the Swazi managerial capacity is limited and that the professional expertise is non-existent. He confirmed that training facilities need to be provided. He stressed the need for training in costing and company operations. He further added that as President of the Chamber of Commerce he has the resources through the members of the chamber of commerce to provide training in different skills that are lacking in the entrepreneurs. Lawyers, accountants, retailers who are members of the chamber of commerce, are keen to help Swazi entrepreneurs develop the skills that are essential for success in business.

Purchasing and Stock Control:

49% of the respondents felt that there should be training in stock purchasing and stock control. After the entrepreneur has purchased the stock it has to be priced correctly.

Control and checking of the stock has to be very regular. Pilfering is a real problem in the retail business. Theft in shops is usually done by the workers. The entrepreneur must know what is happening to his stock every day. If he cannot do that he is not likely to have a business going on for long. It is for this reason that Jaffree of the BCCI said: "Having the owner in the place of business all the time is a must." When the owner of the shop walks out it likely that the goods will be stolen .

Loan Applications:

36% felt that this is an important issue to be taught to the entrepreneurs. Sukumane of Commercial Amadoda said that many entrepreneurs are put at a disadvantage because they cannot be able to get loans. One of the causes of this is the lack of knowledge in how to apply for loans and the complicated nature of the forms that are supplied by banks to be filled with all kinds of information. Sukumane also stated that the difficulty of getting loans is responsible for many of the businesses unable to have sufficient stocks in their shops. "Most shops are found to be having empty shelves." Of course, learning to make applications for loans is not a panacea for getting loans for every

entrepreneur. There is need to have acceptable systems of security which will ensure that every deserving entrepreneur is not denied a loan because of the lack of adequate security.

Communications:

24% considered learning about communications as essential. Communications involves the ability of the entrepreneur to persuade the banks to grant loans, to persuade the landlords to lower the rentals, to bargain for right prices for goods or services, to carry that air of confidence which shows that, indeed, the person is a business person. It also means the ability to attract customers and have them enjoy spending their money on that particular entrepreneur. This carries on to writing the proper business letters that will have the desired action. There is telephone communication today where most business people find they have to carry out their business by phone. All that falls under the heading of communications. The ability to communicate can make or break an entrepreneur. Mr Maseko's Mail Order herb business depended on effective communication with customers. Hundreds of inquiries per day were received. Ready material including a catalogue was sent to answer the query. Some of

the inquiries were by phone. There was a well trained receptionist to answer them. The other informants did also state that the way they talk or treat the customers when they come to their business is important for generating them some business or losing out in business. Business communications is a skill that can be learnt, and the entrepreneur and other informants felt that the entrepreneurs should know how to communicate.

8. ARE THERE ANY CHANGES THAT SHOULD BE MADE IN THE EDUCATION SYSTEM IN ORDER TO PROMOTE ENTREPRENEURSHIP AMONG THE SECONDARY SCHOOL PUPILS?

TABLE 4:8

Changes in the education system to promote entrepreneurship.

Groups	Number	Diversify curriculum	No change
Statutory Bodies	6	4	2
Entrep.	9	0	0
Financial Instit.	8	7	1
Govnmt Mnstries	6	5	1
Busness Assocn	4	2	2
Econ.Adv. Council	2	2	0
Educat. Instit.	6	4	2
Total	41	24	8
Percent.		59%	20%

Diversify the curriculum introducing practical and business oriented subjects:

59% felt that the curriculum has to be diversified. The question is what diversification of the curriculum means. The Ministry has been diversifying the curriculum from the time when Swaziland became independent in 1968. The hue and cry at independence was that the colonial system of education has to be changed. Practical and useful subjects had to be introduced in the curriculum. Independence came and the curriculum was diversified by introducing practical subjects such as agriculture , home economics, development studies,woodwork,metalwork and other practical subjects.

von Wissell of the Economic Advisory Council has stressed that:"Education has emphasized the academic approach instead of telling one to be self-employed from primary school." The majority of the respondents have suggested diversification of the curriculum, as do all the government reports. It is the most desirable state, but the concerns raised by Sullivan are still relevant.

Diversification of the curriculum is going on and the ministry of education is vigorously implementing that policy. What is important is what preparations are being made for the students who have graduated from the

diversified curriculum. That will determine whether those who are still going into the school will go for the diversified curriculum or just join the regular academic stream which at least ensures the student a place in the university and later some employment in government or industry. There is a Centre for Appropriate Technology in Swaziland situated at Lobamba. It trains young people in appropriate agriculture. They learn intensive farming using ordinary tools and keep cows and poultry. This centre was intending to close when I last visited it. It was not closing because it did not have students who came forward for training. It would close because the graduates did not get inputs to enable them to start some farming after training.

WHAT ROLE SHOULD COLLEGES AND THE UNIVERSITY PLAY IN THE TRAINING OF SUCCESSFUL ENTREPRENEURS?

TABLE 4:9

The role of colleges in training successful entrepreneurs.

Groups	Number	Inst.of D.M.	teachers	Course	DEMS
Stat. Bodies	6	5	0	0	1
Entrep.	9	0	0	0	0
Financ. Instit.	8	4	0	4	0
Govnmt. Minstr.	6	2	3	0	1

Busns Assocn.	4	2	0	1	1
Econ.Adv. council	2	0	2	0	0
Educat. Instit.	6	0	4	2	0
Total	41	13	9	7	3
Percent.		32%	22%	17%	7%

The Institute of Development Management:

The role of the colleges and the university has not been very decisive. There has been more confusion and misunderstanding of roles. 32% of responses cited the Institute of Development Management as providing courses which may be used by the entrepreneurs. The use of the IDM would be limited by two major factors. The courses take months and are also held in either Botswana or Lesotho. It would be difficult for entrepreneurs to attend such courses. The other factor is that the courses are taught in English which would eliminate some entrepreneurs.

Production of Teachers:

21% saw the role of the university and the colleges being

confined to the production of teachers for the schools. This is a possible role for the university and the colleges. The teachers could be effective in the program to help foster the spirit of achievement motivation in the schools by learning about achievement motivation at the university and the colleges. It has already been proposed that the Swaziland College of Technology should start entrepreneurial skill training. The Education and Training Sector report states:

The Entrepreneurial Skill Training arrangements are intended to:-support existing vocational training centres wherever possible;-allow trainees an opportunity to acquire more advanced skills, knowledge of the trade and experience useful in the community;-encourage the development of entrepreneurial abilities and skills;-undertake work for either the public or private sectors;-develop a degree of self-sufficiency. The Entrepreneurial Skill Training should be managed by the Skill Centre at the Swaziland College of Technology assisted by representatives of SEDCO and local small industry... Full-time, part-time or evening class arrangements should be made available. The curriculum would emphasize the development of the skills and the knowledge required for- the processing of indigenous raw materials to a finished product;- the repair and maintenance of machinery and equipment;- the assembling of imported parts to provide a finished product. It would also touch upon such items as work study, human relations, and appropriate sections of management, estimating and costing - quality assurance-the ratio being 80% skills and technology to 20% personal development. (Swaziland Government, 1981, p. 127-128).

The above statement does show that there is already a

proposal for the use of the College of Technology not only to produce teachers but also to train entrepreneurs.

Business Courses:

17% of responses did refer to business courses at the college or the university. If everything goes according this plan, entrepreneurial courses will be run at one of the colleges.

Division of Extra-Mural Services of the University of Swaziland:

7% referred to courses run by DEMS. DEMS organises evening classes in Business Studies. These could be used by business people in the areas where such courses are available, mainly in the Manzini/Mbabane complex.

WHAT FORM OF EXAMINATION SYSTEM WOULD BE APPROPRIATE FOR AN EDUCATION SYSTEM THAT IS INTENDED TO PROMOTE ENTREPRENEURSHIP AMONG THE SECONDARY SCHOOL PUPILS?

TABLE 4:10

An examination system to promote entrepreneurship development.

Groups	Number	Local Control	External Control
Stat. Bodies	6	3	3
Entrep.	9	0	0
Financ. Instit.	8	6	2
Govnmt Min.	6	5	1
Busns Assocn	4	3	1
Econ. Adv. Council	2	2	0
Educat. Instit.	6	4	2
Total	41	23	9
Percent.		56%	22%

The Examination System Must be Controlled by the Country:

56% responded in favour of this. This excluded the entrepreneurs who all responded that they do not know what can be done. They believed that this was not their business. It is the business of the government. The results, however, were no surprise. A 1975 education

commission made the following recommendations:

At the end of the course there will be career guidance and certification based on the results of: (i) continuous assessment records (ii) ability tests (iii) attainment tests. (Sumner, 1980 p.2).

Over the years there has been much talk that this program has to be implemented but the difficulty is action to complete the intention. The Education and Training Review Report of 1981 states:

The answer would seem to lie in the establishment of a type of mode 3 examination, where the syllabus, approved by the Cambridge or other examining bodies, would be locally designed to meet local needs and take account of the vocational outlets in Swaziland...The courses would still be EDUCATIONAL with a strong pre-vocational bias. The students would not be trained in specific skills but rather°skill-orientated°. The award of a certificate, if need be a local one, will act as an incentive to the study of practical subjects. (Swaziland Government, 1981, p.112).

There is a general agreement that for the nation to focus its curriculum development in the right direction, a locally oriented examination system has to be established. The question remains as to who will remove the inertia.

Summary

These forty one people may be considered like an advisory board whose collected advice can be summarised in a

set of 5 recommendations:

1. In order to promote entrepreneurship in Swaziland a number of structural conditions should exist:

(a) Investment capital should be more readily available, not dependent on 150% security. Ways to provide security for Swazi entrepreneurs need to be provided.

(b) Incentives should exist for starting and/or locating business in rural areas.

(c) Incentives should exist to focus on distribution and services more than the manufacture of goods.

(d) Agencies should focus on the development of small businesses, not just large manufacturing concerns.

(e) Jobs should be created at a more cost efficient rate of approximately a E1000 per job instead of the E40 - 50,000 per job now.

(f) Policy and the laws should systematically increase Swazi citizen control of business and industry.

(g) Assistance should be given in obtaining prime sites for businesses in the towns and the rural areas.

2. Specialised training for business men and women should be given, emphasizing:

(a) increasing entrepreneurial motivation.

(b) specialised skill in market testing, marketing, management(costing, purchasing, stock control, cash flow,

loan application, credit control, financial control, communication).

(c) training should take place largely on the job and to a lesser extent in short courses.

3. The best institution to provide training would be a private company that would concentrate its energy on that project with assistance of the business associations such as the Chamber of Commerce and the Swazi Commercial Amadoda.

4. Schools should encourage entrepreneurship as an important value and goal beginning at primary school to the university.

5. The country must be fully responsible for the control of all school examinations.

The advice from this forty one member "panel" differs from past "expert" advice. The experts have recommended setting up large industries as a means to provide employment for the school leavers. Even when they recommended setting up small enterprises they concentrated on the manufacturing industries. These recommendations are unrealistic. Experts have recommended ways to limit the number of students entering institutions of higher learning. This recommendation is not easy to implement and should not be accepted. Experts have recommended that the country should control the examination system. This recommendation is being discussed in Swaziland.

In Chapter V the recommendations listed above will be consolidated into a National Plan for developing and training successful entrepreneurs in Swaziland. The major goal of the plan is to develop and train a sufficient number of entrepreneurs to generate at least 4-5,000 jobs per annum.

C H A P T E R V
THE PLAN FOR DEVELOPING AND TRAINING ENTREPRENEURS IN
SWAZILAND

In the interviews it became clear that a major goal of the people of Swaziland is to find a way to provide employment for thousands of students in their rapidly expanding system of education. The numbers of jobs have to increase. Provision has to be made for developing sufficient entrepreneurs in Swaziland who will employ the thousands of graduates and school leavers and at the same time provide the country with the necessary services and the desired economic development.

Interviewees strongly recommended the creation of special training programs for people in business to encourage entrepreneurship. Most informants expressed the feeling that the government should be involved in this, but it also became clear that existing statutory bodies (namely, the Small Enterprises Development Co.; the National Industrial Development Corporation of Swaziland and the Swaziland Commercial Board) have remained ineffective at this task. The question is whether government organisations alone are really in a position to accomplish this goal. It was also clear that there is a lack of communication between the various groups, banks, university and colleges, in

discussing the problem and in seeking solutions to it. In a meeting to which the interviewees were invited to discuss the results of the interviews, some who attended said they are prepared to contribute to the solution by providing the necessary expertise to accomplish the goal. With proper organisation the goals could be achieved. The banks indicated that with adequate security they would loan money to small business. The banks, infact, said they preferred to do business with small businesses because that spreads the risks. The professional organisations with their various expertise in law, accounting, insurance, and the experienced traders are willing to give the necessary training to entrepreneurs. The National organisation, Tibiyo TakaNgwane(Assets of the Swazi Nation), expressed willingness to investigate possibilities of establishing business facilities in the rural areas.

The direction of the solution points to four major areas:

A. Creation of an organisation that would improve structural conditions and that would (B) Introduce Achievement Motivation Training to entrepreneurs, employees in the private and the public sector and (C) provide management training for business people.(D) Achievement Motivation should be introduced as a subject in the schools, colleges and the university

A. THE ORGANIZATION TO IMPROVE STRUCTURAL CONDITIONS AND FACILITATE ENTREPRENEURIAL DEVELOPMENT AND TRAINING:

Statutory organisations have proved ineffective in implementing the programs of entrepreneurship development in a large enough scale to make a dent in the problem of providing jobs to keep up with the increasing number of school leavers. Since independence in 1968, the people of Swaziland have shown that they can manage their own affairs. There has been an unprecedented expansion of the education system. This has been to a large extent the responsibility of the people. The people have been pushing the governments to its limits to provide school facilities in all parts of the country. The government has provided the best school buildings comparable to any country. More than 20% of the country's population is in school. In 1985 the country is expected to attain the goal of universal primary education, to be followed by ten years basic education for all. We have to note that the universal primary education is neither free nor compulsory. Each community has set up local taxes called school building funds as matching funds for government capital building funds. Each parent pays school fees, buys uniforms, books

and stationery for his children. Education is not offered free of charge. Many families find money to pay for the education even if it is often more difficult to see how they manage to find it inspite of the apparent family poverty. The parents will continue, for the foreseeable future, to pay for their children's education.

What is necessary is that the people need to harness the same type of energy to develop entrepreneurship that will create the needed jobs. The energy that has been capable of putting so many students in the school system can be redirected to finding ways to create jobs. The last fourteen years since independence everyone has put the responsibility of finding jobs on the shoulders of the government. The government has done what it can, the next stage the people have to take the responsibility.

Swaziland has a free enterprise economic policy. The government has interest in seeing more citizens employed, but it cannot do everything. The people have to play their part. All people in the country who are interested to see the development of entrepreneurship need to come together in an organisation that has its aim to effectively create the opportunities for entrepreneurship. It is proposed that a public company be set up to do this. The membership of the company should be opened to everyone who is interested. Membership is opened to individuals and

organisations including the government. It is highly desirable that the government should be involved in an organisation that has its aim to develop entrepreneurship in the country. Schemes to create at least 5000 jobs annually need the participation of many citizens to use as many resources as possible.

The attraction of the public company is that it has its base in the people who have the interest in the results of the activities of the organisation. The success of the Finance Corporation of Swaziland(FINCOR) compared to SEDCO and the Swaziland Commercial Board is a good example. Fincor has financed thousands of Swazis in transport and different types of businesses.

It is proposed that a public company be formed to be designated as: THE SUCCESS MOTIVATION INSTITUTE FOR LEADING ENTREPRENEURS (PTY)LTD. in short SMILES and will have the following functions:

1. Advocacy:

The Institute should advocate for entrepreneurship development and training to the government, private sector, national organisations such as Tibiyo and Tisuka, the Chamber of Commerce, Chamber of Industries, Swaziland

National Association of Teachers, the Federation of Trade Unions, the Federation of Employers, Swaziland Training Officers Association, the Headmasters' Association, the Schools and the Institutions of Higher learning in the country. These organisations and institutions must be made aware of the urgent need to set up a program of developing and training entrepreneurs in the country and the need for skill training and structural incentives as follows:-

- (a) Investment capital should be more readily available and adequate arrangement be made for entrepreneurs to have access to it.
- (b) arrangements should be made to locate businesses in the rural areas.
- (c) entrepreneurs should be encouraged to focus their attention on distributive and service commercial ventures.
- (d) Agencies should focus on the development of small businesses in preference to large businesses.
- (e) Jobs should be created at a more cost efficient rate of approximately E1000-00 per job instead of the 40- to 50,000 per job.
- (f) Policy and the laws should systematically increase Swazi citizen control of business and industry.
- (g) Assistance should be given in obtaining prime sites for businesses in the towns and rural areas.

Their assistance has to be sought and at the same time the

Institute can make them aware of what services it can provide to their organisations. These organisations or individuals in them or both need to be asked to become members of the Institute.

2. Market Identification:

The Institute should have persons who are to investigate and find markets for products that have to be sold by entrepreneurs and also to find products which entrepreneurs in Swaziland need for distribution.

The company would have to carry out feasibility studies for viable projects which they can put forward to would be entrepreneurs to undertake. It can find out what services need to be filled and advertise for people to undertake certain businesses.

The development of the local entrepreneurs should be aimed at the immediate control of small businesses. There is an immediate advantage for the economy. South African companies impoverish the liquidity situation in the country because most of them bank their money in South African banks. For the present foreign companies should be allowed to participate in large industries and commercial ventures. All small commercial ventures should be acquired by local

entrepreneurs. Within the next ten years, all medium sized commercial ventures should be acquired by local entrepreneurs. The small commercial ventures should act as training ground in preparation for the increased participation in medium sized commercial ventures. Small sized ventures refers to all ventures of less than a capital of E50,000. Medium sized ventures refers to those that lie between E50,000. and E250,000. These definitions are arbitrary, but they are used by the Small Enterprises Development Company and the Swaziland National Industrial Development Corporation of Swaziland.

3. Facilitation of Loans:

The Institute should not itself grant loans. It should facilitate loans granting to entrepreneurs. Initially the Institute should have enough guarantee finance to deposit with the banks. A guarantee fund would be set up by the Institute. It would negotiate with the the banks. The Institute would guarantee each of the loans up to 80%. The guarantee up to 80% is to give the banks a measure of responsibility for collecting from the clients. For 5000 jobs to be created in one year at E1000 a job the cost would be E5,000,000. This is the amount of money which the banks

have to give out as loans to entrepreneurs in one year.

How much guarantee would the Institute give to the banks? If we assume that the default rate is 25% that would be E1,250,000. If the Institute has negotiated to guarantee an entrepreneur up to 80% then it means that the Institute has to provide the banks with 80% of the possible default sum of money which is 80% of E1,250,000 that comes to E1,000,000. The Institute would then deposit E1,000,000 in the commercial banks as guarantee for all the loans the Institute's clients would need to cover them in one year. One of the important functions of the Institute would be to ensure that the guarantee is not lost through defaulters. All the bankers interviewed were favourable to this idea of the guarantee system for loans for the entrepreneurs.

The above scheme would work in conjunction with another scheme also proposed by Smith and Tippett in their study of small enterprises for the World Bank.

FEDECCREDITO and several other programs have used this strategy to eliminate a major barrier to MEI(micro-enterprise Incorporated) credit but still encourage a high repayment rate. Traditional institutional lenders usually require a pledge of fixed assets as collateral. This bars most micro-enterprises from loans because they do not usually own significant fixed assets and because the high fixed administrative costs associated with such a procedure discourage banks from dealing in the small sums which such clients need.

In the group guarantee mechanism promoters or word of mouth encourages 5-10 microentrepreneurs who

know and trust each other to form a group. They then support, and individually guarantee, one of their members' application for credit. The group leader is responsible for collections from all members who have loans outstanding. He often collects daily, but the program collects less often from him. This strategy not only has resulted in default rates in the 1-3% range but it also cuts program administration costs by requiring contact mostly with groups, not individual beneficiaries. (Smith and Tippett: Swaziland Consulting Assistance to the Small Enterprises Development Company (SEDCO), 1983.)

In a group discussion with some of the interviewees who are attended a brainstorming session on the results of the interviews both these systems of guarantees were overwhelmingly approved as systems that would work well in Swaziland and are more in line with the Swazi traditional system of operating.

B. Developing Achievement Motivation

Extensive work on developing achievement motivation has already been done by McClelland (1961), McClelland and Winter (1969), Alschuler (1970, 73), de Charms (1976), Atkinson (1958, 64, 66), Johnson and McClelland (1984). Achievement motivation has already been discussed in detail in Chapter 2. Here it is important to recapitulate the definition given by Alschuler as follows:

The achievement motive is a pattern of

planning, actions, and feelings associated with striving for some kind of excellence, as opposed, for example, to the search for power or friendship.(Alschuler, 1973, p.21).

Each individual is endowed with motives, as we can say in physics everyone has a certain mass(Atkinson, 1958, 64) or potential energy(Litwin and Stringer, 1968). Motives form the personality of the individual and their strengths will depend on the expectations and incentives of that individual. The environment in which an individual operates may affect the strength of the motivation or motive force. In Swaziland we do have people who show great entrepreneurial drive. They are very few. What we want is to increase the number of people with high achievement motivation. Research carried out for over 25 years indicates that achievement motivation can be increased by training. The human motivations which are often involved in business are the need for Achievement, the need for Power and the need for Affiliation.

The need for achievement(n Achievement) which is defined as a need to excel in relation to competitive or internalised standards...the need for power (n power), defined as a need to control and influence over others, and the need for affiliation(n affiliation), defined as a need for warm, friendly relationships.(Litwin and Stringer, 1968, p.12-13).

The need for achievement is the one that has been found to be more characteristic of an entrepreneur. These

are the qualities of the individual who wants to have the responsibility for a plan and its outcome rather than living it to chance. The person needs to have concrete feedback on the performance as soon as possible and generally sets medium risks where the expectancy to succeed is about 50%. These are found to be the qualities which are often found in successful entrepreneurs. There is need for n power in certain levels of management since the head of a large or even a small company has to influence and control many people to get results for the business. The n Achievement of such an entrepreneur has to be supplemented by a certain amount of n power. The need for affiliation is also desirable in business. An entrepreneur operates among people the need to keep customers, clients and a happy working force still have to be faced.

The idea in this plan is to introduce training in achievement motivation for entrepreneurs, employees in the private and government sectors, and students. The aim is to increase the number of people who have high achievement motivation. Not all these people will be entrepreneurs, but it is hoped that they will perform to the level of excellence in any field in which they serve, and that a number of such people will considerably increase.

The interviewees in Swaziland stated that there is need for specialised training for entrepreneurs to increase

entrepreneurial motivation. No studies have been done on achievement motivation in Swaziland. It will be assumed that the results of the studies that have been done in the United States, India, Mexico, Japan and Tunisia (McClelland and Winter, 1969) are equally applicable to entrepreneurs in Swaziland. McClelland and Winter found that the courses were highly effective in improving the business ability of those who participated in the training as previously described in Chapter II.

The interviews in Swaziland did show that achievement motivation training would be major tool to assist in the desired goal of developing entrepreneurs. Not only do the entrepreneurs need such training but also those who work in the private sector and in government should benefit by such training. The results of McClelland show that those who are employed produce better results for their firms. This is desirable for the government as well as for the private sector employees. There is another reason for giving achievement motivation training to civil servants and private sector employees. These employees because of their experience and age are potential entrepreneurs. They are the ones who have gained enough experience of management or some skill of some kind to be able to start on their own. In all fairness, the young school leavers cannot, be expected to become successful entrepreneurs. They have to

start by working for some one and gain the necessary experience on the job, then, later on , they may consider going to start on their own.

Achievement Motivation for Entrepreneurs:

McClelland and Winter conducted courses for businessmen in the United States, India and several other countries. The course content was as follows:

NATURE OF THE PROGRAM: To begin with, evidence is presented showing how achievement motivation or the entrepreneurial spirit is related to performance and success, and how such a spirit has contributed to national economic growth. Participants spend some time studying these research findings and how and why achievement motivation is related to improved performance.

1. Participants are given an opportunity to analyse their own spontaneous thinking or imagination and to score this material for motivational content according to well defined scoring procedures. The purpose is to help them recognise achievement thinking in its various aspects so that they can produce it in their thoughts and, therefore, in their actions.
2. Participants are encouraged to use the understanding of their own motivation and thinking to evaluate their approach to their work, to set realistic challenging goals for themselves.
3. Participants practice "achievement thinking" by learning to perceive job situations, problems, and possibilities in achievement terms. They engage in achievement-related activities in a simulated business situation. Here they become aware of the relationship between achievement thinking and entrepreneurial actions.

4. Cases of successful entrepreneurs and sometimes entrepreneurs in person are presented to the group to enable the participants to see the relationship between successful business functioning and achievement thinking and also to understand the origins of entrepreneurial behavior.
5. Participants are, throughout the course, given an opportunity to experience and internalise the characteristics of a successful entrepreneur. This is done through (3) and (4) and by lectures, discussions, and demonstrations involving creative problem-solving and risk taking.
6. The individual is encouraged to write an autobiography, to make plans for his future, to take the practical steps and make the commitments necessary to fulfill the personal goals he has set for himself. Personal counseling sessions are arranged for individuals to obtain better self-knowledge, more realistic appraisals of goals, and more creative ways of attaining them.
7. Participants are encouraged to examine their relations with others in the group throughout the course. In small and large groups, they are given opportunities to understand the needs of others and to help them in solving their problems.
8. Participants are given practice in aiding and supporting one another in group activities. This is designed to increase cooperation upon their return to their area and to increase the probability of mutual re-inforcement for one another in the future. (McClelland and Winter, 1969, p.151)

This extract from the course conducted by McClelland and Winter (1969) is intended to be used for training entrepreneurs and other workers in Swaziland. Its usefulness has been proved in different countries. We would hope that the results would be the same or even better than in the other countries. Research has also shown that for

the courses to be successful, there has to be support available in the form of loans, market opportunities, and freedom to operate in entrepreneurial way (Neck(1971) in Uganda, Durand(1975) for Black businessmen in the United States, Patel(1975) in India, Miron and McClelland(1979) for different groups in the United States).

C. Technical Services, Consulting and Training.

The Institute would have to provide technical services which individual entrepreneurs could not afford. Marketing surveys would have to be carried out within Swaziland and also in the custom's union area. The surveys would have to include finding out areas where the goods required by the entrepreneur would be available at the best prices. There is need to provide information on purchasing, stock control, costing, cash flow and credit control. These services would be carried out for the entrepreneurs in addition to training in these areas.

Training and consulting for entrepreneurs carries a special responsibility when entrepreneurs have been trained in achievement motivation. The training needs to follow the same pattern of re-inforcing motivation in the management of the business. Studies in management consulting and training

have been done by Litwin and Stringer(1968). They showed that the management style can promote n power motivation or achievement motivation or affiliation motivation climate. They developed an instrument which can be used to find out the organisational climate of any business place. After the climate of the business organisation has been measured, then it would be necessary to discuss with the manager how to achieve the desired business climate that would produce the best results. The studies have shown that generally the business climate that promotes achievement motivation is the one that produces the best results. However, it would necessary to look into the nature of the business and the type of people that have been engaged for the job. The motivations of the employees would have to be measured and then action be taken to orientate them in the correct desired direction. It is found that it is important for the manager to have high n Ach; but some work situations may favour a work force that is high in n affiliation. In this respect the Institute would have to act in two capacities. In one respect it would have to carry out the study to find out about the climate of the organisation. This would particularly apply in large organisations such as the private sector and government ministries before the training can be given in order to have an idea what the needs for the organisation are. The next stage would be to carry out the

management training following the results of the preliminary investigation.

Litwin and Stringer have provided two ways to find out the climate of an organisation. One is simple and suitable for small places. This involves asking a few questions and determining whether the client has a power, an achievement or an affiliation motivation. After this has been done, then definite steps have to be taken to effect the desired organisational climate. The other way, which is suitable for large organisations is the use of a questionnaire in which the members answer a questionnaire which has specific questions asking for their reactions regarding specific dimensions in the organisation such as structure, risk, warmth, support, conflict, responsibility, reward, standards, and identity. From the results of the analysis of this type of questionnaire and the Thematic Aperception Test scores for the group, a training program can be provided tailored to the needs of the group in that organisation, including the manager who is the major determining factor for the climate of the organisation as Litwin and Stringer(1968) showed in their simulation of business management styles which demonstrated a dominant n-power manager, a dominant n-affiliation manager and a dominant n-achievement manager.

The assistance in financial management for

entrepreneurs was one of the ideas supported by over 60% of the respondents. It was clear in discussions with most entrepreneurs that they did not really keep proper books which would make it clear for them to know whether they are making profits, and if not, why they are losing. It is necessary that a service for keeping the books for the entrepreneurs be organised so that every entrepreneur should have a simplified record keeping system which can enable the entrepreneur to see his daily progress and also see progress on the monthly basis. If he needs his books to be kept for him that service should also be available.

Training needs to be concentrated on training the entrepreneur on the job by ensuring that entrepreneurs are visited in their place of work. They can be advised on the spot on how to operate in order to improve productivity. The visits can be carried out by members of the associations or employees of the Institute whose job it is to advise the entrepreneurs perform better in their businesses.

The second stage of the training would involve organising short courses to which entrepreneurs would be invited in order to come to learn specific skills. These would be skills in purchasing, costing, stock control, credit control, cash flow, a balance sheet, keeping daily records, loan applications etc., These skills can be reinforced by visits by the instructors in the business sites

of the entrepreneurs to help them during their work situation.

The most important function of the Institute would be to organise correspondence business education. The Institute would prepare lectures to be sent to students in different levels of needs. We live in a world of certificates. Employers want them and individuals want them. Presently the university is offering a course in business studies. This course is only provided for full-time university students and also for students who are close to main centres like Mbabane and Manzini where evening classes can be arranged. There is need for an organisation that can provide correspondence education for many students who are in the many centres where there is no residential course to have an opportunity to improve their qualifications. Even in the Manzini-Mbabane complex there are people who cannot be able to attend evening classes for one reason or other. They can use a correspondence course. There is need for lectures to be prepared for the certificate in business studies course. The certificate course is designed for students who have not graduated from high school. For students who have graduated from high school a diploma in business studies is offered.

A new type of course that the INSTITUTE can also offer by correspondence is a certificate in business leadership

and a diploma in business leadership. Recognition of the certificate and the diploma can be negotiated by involving some of the employers in the training sessions as suggested in the achievement motivation course conducted by McClelland. Recognition by employers would enable holders of these certificates to be employed or gain promotion. Anyone who brings a certificate of business leadership or diploma in business leadership certificate would be eligible to receive the support of the Institute in applying for a loan for a business.

The course offered by the university in certificate in business studies and Diploma in Business Studies involves the following subjects: accounting, economics, mercantile law, English, statistics, and business administration. The certificate or Diploma in Business Leadership would incorporate the above, and in addition the students would have to do courses in Achievement motivation, marketing, salesmanship, and advertising.

The essence of technical services, consulting and training should be to ensure that specialised training is offered to entrepreneurs emphasizing:

- (a) increasing entrepreneurship motivation
- (b) specialised skills in market testing, marketing, management(costing, purchasing, stock control, communication) and finally that the training should take place

(c) largely on the job and to a less extent in short courses.

D. Achievement Motivation in Education:

The place to start with the idea of entrepreneurship behavior is in the schools. As von Wissell and Tibiyo General Manager stressed, the importance of business ideas should start at primary school. A course has been developed and tried out and is now being used by some of the schools in the United States of America. The course consists of three books for Grades 3-6, 6-9 and 9-12 plus College. The core of the content is the same in all the books except that each book has material that is suitable for the age for which it is provided. In Swaziland it would appear the books may be used for a three year Junior High School course each book to be used in a year.

The primary goal of introducing achievement motivation courses in schools would be to prepare students at an early age to start thinking like business people.

The books, Essentially teach achievement motivation by giving each student vivid, vicarious experiences in thinking and acting in ways achievers think and act. Students will learn that achievers have certain characteristics. Research shows that these characteristics CAN BE LEARNED. Students learn these characteristics in carefully structured lessons with examples from real life,

stories and games. Students think, discuss, and write about their own experiences as well as those of others.

A solid base for achievement is built on six achievement steps introduced early in the (course). Symbols are used as visual aids to help students remember the six steps. The appropriate symbol also appears next to each lesson title to show which step is being taught. Most of the lessons deal with the six steps listed below.

STEP 1: STUDYING YOURSELF In the first step, students consider their past achievements, strengths, and weaknesses. They also learn what achievers are like and determine to what extent they exemplify the characteristics of achievers.

STEP 2: GETTING GOAL IDEAS In step 2, students brainstorm ideas for goals for themselves and share their ideas with others. Students consider their long range as well as their short-range goals.

STEP 3: SETTING A GOAL In Step 3, students learn how to set a goal. They learn what low-, medium-, and high-risk goals are. Then students practice setting medium-risk goals, which are challenging but still possible to achieve, by playing a goal-setting game. Students learn that low-risk goals are too easy and high-risk goals are sometimes impossible to achieve. Students then set a real goal for themselves to be achieved during the time they study the books.

STEP 4: PLANNING TO ACHIEVE GOALS In step 4, students list tasks and put them in order. Students learn how to foresee obstacles that may impede achievement and learn how to plan to deal with these obstacles. They also learn how to plan to get the kinds of help they may need to achieve their goal.

STEP 5: STRIVING TO ACHIEVE GOALS In step 5, students learn various methods of striving effectively toward achieving their goal. The methods include checking on progress, using help, and using competition. These methods will strengthen students by teaching them how to

persist until they achieve their goal.

STEP 6: EVALUATING HOW YOU ACHIEVE This final step takes students through the process of evaluating the goal they set and their planning and striving to achieve it. They think about how well they did and how they could have done better. Students then consider how one goal achieved may lead to further goals in the future and how to carry the achievement skills they have learned over into the rest of their lives. (Johnson and McClelland, 1984, p.7).

From the range of activities the student performs we can see that this will not only help prepare the students to think and act like entrepreneurs, but it trains them how to approach many problems in a systematic way. This makes the course valuable for most people.

In the colleges and the university , it would be wise for students studying business courses and technical subjects to take a course in Achievement Motivation using McClelland and Winter, Motivating Economic Growth (1969) as a basic textbook. Students studying education in the colleges or at university have a wide range of books to choose from. There is Teaching Achievement Motivation, and Developing Achievement Motivation in Adolescents both by A.S. Alschuler. There are also the following books: Enhancing Motivation by R. deCharms, The Achieving Society by D.C. McClelland and Motivating Economic Growth by McClelland and Winter. There are many other books for any lecturer to choose.

There is another way to promote the idea of achievement motivation in the schools. The examination system can be changed to reflect the need for students to go at their own pace. Students of high n achievement could be rewarded by going to high school or to university earlier than their less motivated fellow students. The present arrangement where all students are expected to take a year in a class does not take into account the individual differences. Some students are bored with a very slow pace that classes have to go in order to wait for the end of the year. Students should be able to sign contracts with their schools for a minimum standard of performance for a given time, and if they complete the requirements of that class, they should be able to move to the next class at any time during the year. The government of the Kingdom of Swaziland has accepted the idea of continuous assessment. This would give the teacher the opportunity to assess his students continuously through out the year and the teacher and the student can be able to agree on whether the student has made enough progress that the student would be ready to sit for the external examination. The external examinations are set at the end of 7 year primary school, at the end of the Junior secondary school and the end of the High School. The examinations can be arranged two times in a year. Students who are ready for the examinations could write at any of

these times.

The examinations Council would have to keep an examinations bank for each subject covering the whole area of the syllabus. All teachers in all schools could be asked to submit questions. A panel of experts in the subject could sort out all questions which are an adequate standard for the class and incorporate those into the bank. The bank may have 600 questions covering every aspect of the syllabus. Three months before the examination time, the council can print all the questions to be sent to all the candidates. The candidates would go through as many of the questions as possible and working through it, checking with their teachers, they can decide whether they are ready to take the examination. Those who feel that they are ready, would then register for writing the examinations. The actual examination questions would be selected from the 600 questions by random selections by a computer. This system of questions bank is successfully being used by the National Teacher Training College in Lesotho. This would enable students to progress in their studies according to their abilities and not necessarily wait for progression with the age group.

The other good thing with the continuous assessment by the teachers is that students may choose to work on projects which they could decide on together with their

teachers. In science, the teachers' association usually has a science fair. Such projects which students produce should be assessed and the scores count towards their external examination results. In history, languages, and other subjects there can be adequate projects that can be devised in which the students can show their success in achieving a set goal.

SUMMARY

In this chapter an attempt has been made to develop a plan for developing and training successful entrepreneurs in Swaziland to produce enough entrepreneurs to employ the large number of school leavers.

The interviewees recommended the creation of special training programs special skills such as achievement motivation, managerial skills involving financial control, costing, purchasing, stock control, and marketing.

The following proposal was put forward:-

(1) The creation of an organisation to improve structural conditions and facilitate entrepreneurial development and training.

(2) Introduction of achievement motivation training for entrepreneurs, employees in government and the private

sector.

(3) The introduction of technical, consulting and training services.

(4) The introduction of Achievement Motivation as a subject in schools, colleges and the university.

It was proposed that a public company called Success Motivation Institute for Leading Entrepreneurs be set up to advocate for entrepreneurship development, facilitate granting of loans, guarantee loans, organise and conduct correspondence education on business education.

In the introduction of Achievement Motivation for training entrepreneurs, and employees in the private and the private sectors, the studies of McClelland and Winter (1969) were studied to ascertain what results were deduced from the training and whether these results were desirable for Swaziland. The training program used by McClelland was proposed to be used in Swaziland. Further evidence on the success of Achievement Motivation training for business people was gleaned from the studies of Miron and McClelland(1979) and Durand (1983).

It was proposed that a marketing strategy should be provided for entrepreneurs, with information on products and services that would be required in the country and in the customs union area.

The Institute would organise and conduct training

courses, provide consultancy services for the private sector, the government sector and entrepreneurs on Management and Achievement Motivation.

It was proposed that Achievement Motivation courses be introduced in schools, colleges and the university. It was realised that as a strategy for introducing Achievement Motivation in schools, the examination system may have to change so that it can promote Achievement Motivation among the teachers and students.

Chapter VI will present the summary and conclusions. Responses on the feedback from Swaziland will be presented and discussed. Finally the questions of feasibility, adaptation and implementation will be considered.

C H A P T E R VI

SUMMARY AND CONCLUSIONS

In 1981 a UNESCO journal listed large numbers of students in the United Kingdom and Europe entering the job market with no jobs in sight. The figures were frightening. Figures in each country were more or equivalent to the population of Swaziland of about 600,000. I became worried by the type of education our schools provide. The Swaziland figure of 7,000 per annum was nothing compared to these, but to realise that 7,000 in Swaziland represents more than 1% of the population jolted me to greater attention. We face the same problem. I was determined to find out what can be done to avoid this fate for Swaziland.

Swaziland has educational plans which produce about 7,000 school leavers a year. The national economy absorbs 2,000 annually. 5,000 are left unemployed or underemployed in the subsistence-economy. The dissertation seeks to create a plan to develop and train successful entrepreneurs to eliminate a greater amount of unemployment.

The government policy is to diversify the curriculum so that school leavers can become employed or self-employed (Swaziland Government, 1978a, 1981, Sullivan, 1981). Sullivan(1981) showed that no students become self-employed

when they leave school. He advocated that incentives and opportunities should be provided to make it possible to become self-employed. He suggested that land plots, livestock, seed, tools and equipment, raw materials, credit facilities and expert advice should be given to aspiring entrepreneurs. Research carried out by UNESCO in Asia showed that many countries diversified the curriculum hoping to promote school leavers to become self-employed. They also found that diversifying the curriculum without providing opportunities and incentives for self-employment does not produce self-employed persons.

Studies in Achievement Motivation training show that trainees tend to become active in entrepreneurial activities. They are most likely to be actively engaged in business. They expand or start new businesses. They use the opportunities and incentives available in the country to a better advantage than those who have not received the training. They take calculated risks, innovate, overcome obstacles, work long hours, employ more people, and they will invest their resources in profitable ventures instead of consuming them. It was also found that traditional beliefs and traditions are not a hindrance to becoming successful entrepreneurs. If the people are made confident they will overcome the obstacles within their society to succeed.

Achievement Motivation training was found to be more cost effective than all other forms of aid given to developing countries. The results of courses conducted by McClelland and Winter in India were found to have:

had a great effect on "hard" economic terms outcomes than many aid programs that have made available large material resources and incentives (McClelland and Winter, 1969, p.339).

Several studies discussed in the dissertation have also shown that training in Achievement Motivation needs to be accompanied by provision of basic incentives and opportunities. The studies show that skills and loans are profitably used.

The effect of Achievement Motivation courses have been found to be effective for all strata of society and different nationalities Neck(1971) in Uganda, McClelland and Winter (1969) in United States, Tunisia, India, Poland, and South America; Miron and McClelland (1979) in the United States for Blacks, Hispanics, Whites and different class structures. Miron and McClelland tested the effect Achievement Motivation in different types of businesses such as manufacturing, service and retail businesses. In each case, it was found to be effective.

The introduction of Achievement Motivation education in schools, colleges and university draw the following results from the research by the Harvard group led by

Alschuler and the St Louis group led by deCharms:

(a) If you want long term, out of school entrepreneurial behavior, give them an n-Ach course but don't expect changes in school performance.

(b) If you want short term improvement in classroom performance, change the structure and climate and teacher leadership style but don't expect transfer or generalisation outside and after school.

The planning process used was developed by Havelock(1973). Six steps of the planning process were followed. In Step 1 relations were established. In Step 2 diagnosis of the problem to be solved was made. Step 3 deals with the collection of the information to be used in solving the problem. In Step 4 alternative solutions are generated from the available data, and a solution is selected. In Step 5 the solution is accepted and Step 6 the self-renewal stage is reached. In this step the change agent should have been phased out and the client system operating on its own to maintain or change the system.

Forty one people were interviewed and their ideas can be summarised in the following way:

(1) In order to promote entrepreneurship in Swaziland a number of structural conditions were necessary.

(a) Investment capital should be more readily available, not dependent on 150% security. Ways to provide security for Swazi entrepreneurs need to be provided to

obviate the problem of lack of security since most Swazis living on Swazi Nation Land have no land to pledge as collateral.

(b) Incentives should exist for starting and /or locating business in rural areas.

(c) Incentives should exist to focus on distribution and services more than the manufacture of goods.

(d) Agencies should focus on the development of small business, not just large manufacturing concerns.

(e) Jobs should be created at a more cost efficient rate of approximately a E1,000 per job instead of E40,000 to E50,000 per job.

(f) Policy and the laws should systematically increase Swazi citizen control of business and industry.

(g) Assistance should be given in obtaining prime sites for businesses in the towns and the rural areas.

(2) Specialised training for business men and women should be given emphasizing:

(a) Increasing entrepreneurial motivation.

(b) Specialised skill in market testing, marketing, management (costing, purchasing, stock control, cash flow, loan applications, credit control, financial control, communication).

(c) training should take place largely on the job and to a lesser extent in short courses.

(3) The best institution to provide training would be a private company that would concentrate its energy on that project.

(4) Schools should encourage entrepreneurship as an important value and goal beginning at primary school to the university.

(5) The country must be fully responsible for the control of all school examinations.

The information gathered led to the creation of a plan that is divided into four major parts:

(A) It is proposed that a public company to be called Success Motivation Institute for Leading Entrepreneurs (SMILES) be formed to improve structural conditions and facilitate entrepreneurial development and training. Some of its functions will be to advocate for entrepreneurship development, facilitate granting of loans, to guarantee loans, organise and conduct correspondence business leadership education.

(B) It proposes the introduction of Achievement Motivation training to entrepreneurs, employees in government and private sectors. The studies of McClelland and Winter(1969) were studied to ascertain what results were deduced from the training and whether these results were desirable for Swaziland. The training program used by McClelland and Winter was proposed to be used in Swaziland. Further

evidence of the success of Achievement Motivation training for business people was gleaned from the studies of Miron and McClelland (1979) and Durand(1983).

(C) It is also proposed that the Institute should give technical, consultancy and training services for the private sector, government and entrepreneurs on management and achievement motivation. Marketing strategies should be provided for entrepreneurs, with information on products and services that would be required in the country and within the customs union area.

(D) It is proposed that Achievement Motivation courses be introduced in schools, colleges and the university. There has to be a strategy for introducing Achievement Motivation in schools to lessen conflict among Achievement Motivation trained teachers and the rest of the teachers. The examination system in the country also needs to be revised so that it promotes the principles of Achievement Motivation in students and their teachers.

Reactions on the Plan from the University of Swaziland.

Mr J.K. Antwi, a lecturer responsible for Commercial Education in the Faculty of Education in Swaziland has given the following comments:

Achievement motivation as a subject in schools:

(a) Achievement Motivation is a desirable personality in practically every school situation. The poor examination results for both J.C. and C.O.S.C. have partly been attributed to lack of achievement motivation on the part of students.

(b) The feasibility of the project, as stated, hinges on being practical and usable. The subject, Achievement Motivation, can be practical and usable:

(1) If it is introduced by integrating it into the school, university and college system under the authority of the existing institutions.

(2) If it is incorporated in the other curriculum like Social Studies, Development Studies, etc, so as to minimise problems associated with detailed syllabus at different levels of education.

(3) If the teachers can be trained to handle the Achievement Motivation subject in view of the teaching situation of the country.

(B) The organisation to facilitate implementation of entrepreneurial development and training:

The formation of a public company is suggested. Such an organisation may help avoid financing problems as well as the inherent ills of statutory organisations discussed in the paper.

The Dean of the Faculty of Education, Bongie Putsoa, had the following comments:

A. Introduction of Achievement Motivation in schools and tertiary institutions:

(1) I agree that the introduction of such an activity in schools and tertiary institutions is vital. Up to now, motivation and its components such as initiative, creativity, responsibility, have been taken for granted and assumed to exist theoretically in the teaching and learning activities of all school subjects. However, there has been no way of measuring the extent to which it is integrated practically in school subjects.

(2) However, there is now always the danger of a negative feeling towards expanding an apparently overcrowded school curriculum. This

problem, I think, is not insurmountable if sufficient authoritative guidance is given to schools on the allocation of appropriate time for ALL school activities.

(3) Feasibility, acceptance and effectiveness of the proposed programme would also take cognisance of the fact that each school would identify a teacher or teachers with special responsibility for the school programme, who have undergone an effective in-service training as, for instance, is the case with career guidance teachers. The organisation would have to have a set of supervisors who are not necessarily based at the Ministry of Education for the execution of the activity/programme. If the programme is to be taken seriously by the school time table, an examination would have to be compulsory.

(4) I do not agree that the teaching-learning materials developed by McClelland, et al, are culturally unbiased. The task of modifying the materials to relate to the local environment is the job of the local constructor who is also responsible for pre-testing the standard materials.

B. Organisational issues:

(1) The idea of a body which is responsible to its members and more decentralised from government is very attractive. There is presently too much reliance by the Swazi populace on the infinite capabilities of government for initiating, implimenting, supervising, evaluating of virtually all activities.

(2) I agree with the idea of establishing a public company derived from low shares. It does mean that the membership would have to be large from the beginning. I cannot, however, see what would induce the ordinary members of the public who may be quite affluent to subscribe towards such an investment, what benefits would, for example, a teacher derive from subscribing to the company other than to ensure that entrepreneurial development and training for school leavers and employees of various companies in Swaziland takes off?

(3) Given the fact that the bulk of the company's finances would serve as securities for loans, I am not sure how the company would derive its recurrent budget for its various functions

e.g. supervision of entrepreneurs, of training,
etc.

The comments in para. 2, 3, 4 raise relevant issues of implementation. "Authoritative guidance" sums the manner of implementation. The policy would have to be adopted at some higher level than schools and then schools can be informed what to do. For instance, one of the ways of forcing all schools to all do a subject, is to make it a condition of passing the whole examination. That is what is implied by the Dean by "authoritative guidance" and "an examination would have to be compulsory." These are the important considerations when it comes to implementation.

In para. B(2)&(3) the implementation stage will require that substantial sums are received from large organisations such as the government or Tibiyo or other donors to have the loan guarantee scheme set up. If it can be set up from the funds accumulated by the company, it would be even better; but that may take a long time. The company will charge for all services rendered. It has to charge for consultancy services, training services, accounting services, correspondence courses and whatever services it provides for entrepreneurs even the guarantee.

The following is a comment from Dr Mike Matsebula, from the Faculty of Professional studies, and is a Professor of Economics and also a member of the Economic Advisory

Council of the Prime Minister:

The first comment I would like to make relates to the question of introducing an Achievement Motivation course in schools, colleges and university. This is a very good idea which very few people, if any, would oppose. The question is in what form should it be introduced. I think this is where the value of your contribution would lie.

As I see it, there are basically two avenues for introducing the course. One of these is through a distinct course called Achievement Motivation or some other appropriate title. The other avenue is through an adjustment of existing course. For example, at University, it could be integrated into existing Accountancy, Commerce or Economics courses. Each of these avenues has merits and demerits. You could address yourself to these, and then suggest the appropriate avenue. You might find that in the short term it is easier to integrate Achievement Motivation into existing courses.

The second comment I would like to make relates to your conclusion that some parastatal organisations (particularly NIDCS, SEDCO, and Swaziland Commercial Board) have been ineffective in alleviating unemployment (particularly in the case of school leavers). I think it might be useful to investigate why this has been the case since these organisations are in potentially good position to alleviate unemployment. Is it because of a constraining organisational structure or inappropriate incentives or shortage of suitably qualified personnel or what? Answers to these questions may indicate that there is nothing wrong with the idea of fostering employment through these organisations. The problem might be solved by re-structuring them appropriately. It is also important to keep in mind that these organisations, with the exception of SEDCO, are not statutorily geared to developing and training entrepreneurs. As such, it would be unfair to accuse them of failure to develop and train entrepreneurs.

The third comment I would like to make relates to your idea of creating a public company to "facilitate the implementation of entrepreneurial development and training". I find this fascinating. However, before you push this idea as the only appropriate option, try and evaluate other options. For instance, is it possible to re-orient SEDCO such that it achieves the same goal that your proposed company is supposed to achieve? Such a re-orientation might entail a new incentive scheme, new organisational structure, higher proportion of the equity (say 60%) owned by the public through publicly traded shares, and new management. There might be merit in this option to the extent that it will remove the duplication of effort which might arise if a new company is set up.

Integration of a new subject to existing ones causes problems. It tends to be an appendage which is only done if there is nothing else to do. It is best to structure a new independent subject. This applies to both comments made by Antwi and Matsebula. Putsoa's approach of making the subject an examination subject is the only practical one to have schools, colleges and university take that subject seriously.

The comments about the parastatal bodies would appear to be true on the surface. The study we made of SEDCO revealed that it would take more effort to make SEDCO become involved in entrepreneurial development and training envisaged in this plan than starting a new organisation. SEDCO has a large staff which it would be difficult to retrench. SEDCO has a staff of 71, a recurrent budget of E1,387,066. A private company which processes more loans

than SEDCO, the Finance Corporation, has a staff of 5 in the Mbabane office. In the discussion with SEDCO they could not conceive how it would be possible to create 500 jobs a year, let alone contemplating 5,000 jobs per year.

Mr M.J. Nsibande, the Permanent Secretary for Education, sent the following comment:

Your dissertation appears to be on line with developmental needs of our societies. I attach Mr Reynolds' detailed comments.

Reynolds' comments: 1. As a dissertation it is a good treatise on the subject of development. Whether whole nations can be developed by courses in "Achievement Motivation" is debatable- but certainly those individuals with the drive and talent for running their own businesses, would find the whole scheme invaluable. (2) Implementation on a large scale might be impractical, given the social and economic climate of Swaziland today. The program would have to be very carefully analysed to avoid overlapping with existing institutions like SIMPA, SEDCO, FINCOR etc. It should be unique and complement other programmes not rival or come into conflict with them. A thorough analysis of each similar organisation must be done to find the areas where a vacuum exists and then design elements of the Co.'s activities to fill the voids or gaps. (3) The mechanisms of floating a "public company" may be a new idea in Swaziland- How feasible this may be is questionable. (4) Careful consideration should be given to the mixing of college activities and business ventures. The two should be separated. One designed to give courses and the other training support services. And a separate financial organisation run independently but tied in with the concept to service prospective clients. (5) This financial organisation can be run on the lines of a "credit union" which would tie in directly with the banks, to give small loans and guarantee larger ones. (6) Separate Departments of the "Financial Organisation" could handle (a) Credit Bureau (b)

feasibility studies (7) My final comment is to be careful to remember that there is a saying which says: Fools rush in where angels fear to tread. In other words test the ground out very carefully if angels are happy to walk the path then go in.

In the absence of the angels, it is better to implement the plan, when they come back, they shall find that it has already worked. It has been shown that SMILES fills a vacuum which has not been filled by any of the existing organisations. SIMPA (Swaziland Institute of Management and Public Administration) is an inservice centre for government servants only. Obviously, it is conducting no courses in Achievement Motivation.

Acceptance and Implementation:

What is necessary for acceptance and the implementation of the plan is the availability of the guarantee fund. The company can start at any time when two people agree to register a company. Then it can grow as new members are attracted to it. The important thing is to negotiate for the guarantee fund. This may well be a worthwhile project for some donor agencies such as the World Bank. The guarantee fund should be attractive to donors because of its multiplier effect. Since if the possible default rate in a country is 10%, a guarantee of E1,000,000 would generate E10,000,000 of loans to entrepreneurs. This

amount should be available from some source. There is need to produce a project document for the implementation.

The introduction of Achievement Motivation education also requires a in-service training program for teachers. This also needs some organisation and funds to support the training of the teachers. The project document that would need to be prepared would have to include the different aspects of the plan.

The idea of introducing Achievement Motivation in the school system depends on two bodies. A case has to be made to the Curriculum Co-ordinating Committee and the Examinations Council. Once it is accepted by these bodies, the colleges and the university have to follow since they have to train the teachers for the schools. In any case all colleges and the university are represented in both the Curriculum Coordinating Committee and the Examinations Council.

The introduction of the subject in the university is a much more difficult process because the university believes in democratic processes of committees until it finally reaches the University senate, which makes the final decision.

A university and college course in Achievement Motivation would best start with a basic general course given in the first year for all students regardless of

discipline. This would enable all students to benefit from the course. A precedent has already been set in the university of Swaziland by requiring that all students in the university should take a course in education in their first year. It may be useful to replace the course on education by a course on Achievement Motivation which could still be a requirement for the certification of teachers.

Whatever happens I am confident that we will find a way to have this plan implemented, because we cannot afford to neglect the plight of the many school leavers who loiter the streets of Swaziland, moving from office to office, and company to company looking for jobs which do not exist.

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APPENDIX A

A LIST OF INTERVIEWEES AND RESPONSES

A NATIONAL PLAN FOR DEVELOPING AND TRAINING SUCCESSFUL
ENTREPRENEURS IN SWAZILAND.

The following were questions asked 45 interviewees in Swaziland

- 1.0 What economic mechanisms must exist to support entrepreneurship?
- 2.0 What are the critical requirements for the success of a businessman in Swaziland?
- 3.0 What kind of organisation should be set up within the government to create and monitor the national policy of entrepreneurship development and training?
- 4.0 Who should be responsible for training?
- 5.0 Where should the entrepreneurship training take place?
- 6.0 Who should be trained to be a successful entrepreneur?
- 7.0 In what fields or skill areas should training take place?
- 8.0 Are there any changes that should be made in the education system in order to promote entrepreneurship among the secondary school pupils?
- 9.0 What role should colleges and the university play in the training of successful entrepreneurs?
- 10.0 What form of examination system would be appropriate for an education system that is intended to promote entrepreneurship among the secondary school pupils?

The responses are labelled for groups in the following way:

- S.B. for Statutory Body and the interviewees numbered: S.B. #1-6
- E.N. for Entrepreneurs and the interviewees numbered :E.N. #1-9
- F.I. for Financial Institutions and interviewees numbered: F.I. #1-8
- G.M. for Government Ministries and interviewees numbered: G.M. #1-6
- B.A. for Business Association and for interviewees numbered: B.A. #1-4
- E.A. for Economic Advisory Council for interviewees numbered: E.A. #1-2
- E.I. for Educational Institutions for interviewees numbered:

interviewees follow:

E.A.#1, Economic Advisory Council,

- 1.1 Employment is necessary for the many school leavers the school system churns out at 7000 per year, when the country can only employ them at 2500 per year.(C.1)
- 1.2 The country must have people who are prepared to be engaged in business and this business spirit has to be cultivated in schools.(A.1)
- 1.3 The business activities should also be in the rural areas to halt urban migration.(D.1)

- 2.1 For success in business it is essential for the businessmen to be dedicated to the success of his endeavors, he may start small and build it up.(A.2)
- 2.2 Business people need to be assisted with working capital until the business can be able to stand on its own.(B.2)
- 2.3 Management is essential for many Swazi businessmen in the field of marketing, costing, purchasing, inventory control.(D.2)
- 2.4 The businessmen must be assisted to operate in a wider sphere of the Common customs area since the market in Swaziland is very limited.(E.2)
- 2.5 They need to have business centres in the rural areas in which to operate. (C.2)

- 3.1 A private company would be more effective, since the statutory bodies are not effective.(B.3)

- 4.1 Governing bodies involved in training can be used. (B.4)

- 5.1 You start with students in the primary school giving them the elements of what business is about.(C.5)

- 6.1 It is the students. (C.6)

- 7.1 You have to train them to have the business approach, not to have the short gun approach, they must learn to postpone enjoyment for the future and save money.(A.7)
- 7.2 They have to acquire basic management skills essential in running a business as marketing, inventory control, purchasing and costing.(B.7,C.7)
- 7.3 They have to know how to process the loans required for their business.(D.7)

- 8.1 The curriculum is too academic it must include learning about being self-employed.(A.8)

9.1 Colleges must produce teachers who know something about business.(B.9)

10.1 There is no question that exams must be controlled by the country.(A.10)

E.A.#2, Economic Advisory Council,

1.1 You need employment in this country, too many people are without jobs and to create the jobs you need people who has the business ability to operate business to employ these many school leavers. (C.1, A.1)

1.2 The country should be able to have all things that are needed in the country and these things should be easily accessible.(F.1)

2.1 The critical requirements for success are shrewd ability to operate in a business environment, capital to assist you when you need to expand, and a basic management capability to handle the day to day business records.(A.2, B.2, D.2)

2.2 A businessman ought to take advantage of the customs union area which provides a wide range of products for business. (E.2)

3.1 A private company may do better in initiating entrepreneurship.(B.3).

4.1 The government has a number of training institutions which should have suitable training officers.(B.4)

5.1 We should start by instilling the correct attitude about business in schools.(C.5)

6.1 Students should be our first target.(C.6)

7.1 The basic thing is that the right attitude should be instilled into business people to have business confidence. (A.7)

7.2 They should learn the basics of management inventory control, costing, marketing, purchasing etc. (B.7, C.7)

8.1 Include business courses(A.8)

9.1 Produce teachers. (B.9)

10.1 An independent examination. (A.10)

B.A.#1, President, Chamber of Commerce,

- 1.1 You need business acumen and integrity in business people, and they need to start business that need to employ the large number of school leavers.(A.1,C.1)
- 1.2 The duty of business is to supply the needs of the public with essential goods and the goods are needed in the towns as well as in rural areas.(F.1,D.1)
- 2.1 It is critical that business people be assisted with management skills and also with capital to operate the business. (D.2, B.2)
- 2.2 More important the businessman must have the ability to operate that business, no one can help him with that.(A.2)
- 3.1 Government has already set up organisations to do that.(A.3)
- 4.1 Private organisations can help with training, in the Chamber of Commerce we have competent people who can give essential training. (B.4)
- 5.1 Training has to be on the job. (A.5)
- 6.1 Train the business people. (A.6)
- 7.1 Training has to be on management capacity involving marketing, purchasing, stock control, costing, keeping books, applying for loans, shop display etc. (B.7, C.7, D.7).
- 7.2 They must learn something about human relations and business confidence(A.7).
- 8.1 The curriculum has to include practical subjects.(A.8).
- 9.1 I.D.M. has courses that are useful if some can have the time. (A.9)
- 10.1 Local examinations. (A.10)
- B.A.#2, Commercial Amadoda.
- 1.1 The country is now independent and more businesses should be already in the hands of Swazis. We have people who have the business ability if they are given the opportunity. We should not be having any problem with school leavers because the Swazi business would be able to employ them .(E.1, A.1, C.1).
- 2.1 Business people need money. (B.2)
- 2.2 They need assistance with managing the business.(D.2)

2.3 They need to have confidence. (A.2)

3.1 A statutory body (A.3)

4.1 other businessmen (D.4)

5.1 Training has to be on the job.(A.5)

6.1 Train business people (A.6)

7.1 Training in day to day running of business, applying for loans, keeping the books, keeping many records, stock taking, buying, setting the right prices, and the proper way to behave as a businessmen.(D.7, B.7, C.7, A.7)

8.1 Diversify the curriculum (A.8)

9.1 Use I.D.M. courses (A.9)

10.1 Local examination (A.10)

B.A.#3, Commercial Amadoda

1.1 Banks must have money to provide loans to business people (B.1)

1.2 Businesses should also be available in the rural areas.(D.1)

1.3 There has to be an increase of Swazi participation in the business sector(E.1)

2.1 Business people should have assistance by provision of working capital(B.2).

2.2 People must have the strength and the confidence in their business ability.(A.2)

2.3 There has to be assistance with facilities (C.2)

3.1 Private company (A.3)

4.1 other businessman (D.4)

5.1 Training has to be on the job (A.5)

6.1 Entrepreneurs are to be trained.(A.6)

7.1 Develop business confidence. (A.7).

7.2 Train business people in management skills inventory purchasing, pricing, control, loan application, communications and financial control.(C.7, D.7, E.7, B.7)

8.1 Statutory body (A.8)

9.1 Business courses in the colleges (C.9)

10.1 Local control of examinations (A.10)

B.A.#4, Commercial Amadoda

1.1 There has to be finance in the country and business has to be distributed between towns and the rural areas (B.1, D.1)

2.1 Business people must have finance and facilities in which to work.(B.2, C.2).

2.2 There have to be products that a business can supply to the public.(F.2)

3.1 Private body (B.3)

4.1 statutory body (B.4)

5.1 training has to take place in the college or university. (B.5)

6.1 Training has to be entrepreneurs. (A.6)

7.1 Business people have to acquire business confidence.(A.7)

7.2 They have to be trained in management skills in keeping records and loan applications.(B.7, D.7)

8.1 No need to change (B.8)

9.1 DEMS courses can be used. (D.9)

10.1 The external examination (B.10)

F.I.#1, Managing Director-Barclays

1.1 obviously the economic situation should allow a general flow of funds to be able to have business flourish. (B.1)

1.2 There should be the right people committed to the enterprise to succeed.(A.1)

1.3 There should be creation of jobs for the school-leavers entering the job market.(C.1)

1.4 Jobs created must be at a low investment per job- your obvious clientelle really is the small business sector-for which it would be possible to provide overdraft facilities since the money in the bank is raised on demand.(C.1)

1.5 The background of the Swazi is in agriculture- hence it is essential for them to have land, which is very scarce at the moment.

2.1 The people who come forward to do business must be committed to the success of the enterprise.(A.2)

2.2 There is a small market within Swaziland hence it is advantageous to have the customs union agreement which widens the area to include the Republic of South Africa, Botswana and Lesotho.(E.2)

2.3 There has to be market surveys and if necessary form marketing consortiums in order to break through into such a large market.(D.2)

2.4 There is obviously need for assistance in the money management side to help fill in skills which may be lacking in the aspiring businessman.(B.2)

2.5 There is need for money for any business to go and it is desirable to develop small businesses provided some adequate security is provided.(B.2)

2.6 There is need for trained and skilled manpower-especially with technical skills.(F.2)

3.1 A governmental organisation has to be set up.(A.3)

4.1 A governmental organisation can do that.(B.4)

5.1 Training has to be on the job.(A.5)

6.1 The businessman has to be trained.(A.6)

7.1 They must be trained in management especially in learning about accounting and planning.(B.7)

7.2 They must be taught how to operate like businessmen and set themselves to be successful businessmen.(A.7)

7.3 Communications are of vital importance.(E.6)

8.1 Make the education more relevant to the needs of the country and not provide a lot of academic subjects which will be only useful to a few.(A.8)

9.1 University business courses can be very useful.(C.9)

10.1 The Cambridge school certificate is a good qualification it has suitable subjects which can be taken by some students who will want to join business.(B.10)

E.N.#1, Ceramics Ngwenya

1.1 I don't know

2.1 There has to be a place where you can do your work.(C.2)
 3.1 The government knows what to do.(A.3)

4.1 The government must provide the training.(B.4)

5.1 I don't know

6.1 Anyone who has applied for a business must be trained.(B.6)

7.1 I don't know

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#2, School uniforms; Mrs Zwane

1.1 I don't know

2.1 There must be a place in which to work.(C.2)

3.1 The government knows what to do.(A.3)

4.1 I don't know

5.1 We can be taught at our homes.(A.5)

6.1 The people are starting business.(B.6)

7.1 I don't know

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#3, Artificial flowers-Dlamini

1.1 The more money people have to buy the better the business.(B.1)

1.2 There should be no natural disasters such as drought.

1.3 You need to have people who are not afraid to have their fingers burnt in business.(A.1)

1.4 The market for your product must not be saturated.

2.1 It is important to have a place where you can work for many years without disturbance.(C.2)

2.2 You must find a good market for your product.

- 2.3 The businessman must know what he is doing.(A.2)
- 2.4 There must be a working capital.(B.2)
- 3.1 That is the duty of the government.(A.3)
- 4.1 The government can see to that.(B.4)
- 5.1 I don't know.
- 6.1 It is important to train anyone who wants to start business.(B.6)

- 7.1 Proper business attitude in dealing with other businessmen and customers.(A.7)
- 7.2 Must learn how to order.(C.7)
- 7.3 Learn how to make applications for loans.(D.7)

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#4, Carpenter - Dlamini

- 1.1 People who are interested in business should be given a chance.(A.1)
- 1.2 When you need capital to start it should be available.(B.1)
- 1.3 When you need services it should be easily available...the machinery we use in the workshop can only be repaired by people from South Africa.(F.1)
- 1.4 Small business should also be established in rural areas.(D.1)
- 2.1 The man who starts a business must be prepared to work hard and be prepared to first go hungry before he can reap the fruits of his labour.(A.2)
- 2.2 He must be able to find money to use for his business.(B.2)
- 2.3 He must be able to market the goods he has produced.
- 2.4 He must have a place in which to work.(C.2)
- 2.5 Someone has to help in costing the products.(D.2)
- 3.1 It is the duty of the government to find out what to do.(A.3)
- 4.1 The government must train the people.(B.4)
- 5.1 The training should be on the job.(A.5)
- 6.1 It is the business people who need to be trained.(A.6)

- 7.1 They must teach us how to keep our records and books.(B.7)
- 7.2 How to apply for loans.(D.7)
- 7.3 How to do our business with confidence.(A.7)
- 7.4 Buying and keeping the stock of what we have.(C.7)

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#5, Leatherwork...Sihlongonyane

- 1.1 A good supply of the raw material at a reasonable price was conducive to make me start this business here.(F.1)
- 1.2 People must have money to buy the goods we produce and the banks must have money for loans.(B.1)
- 1.3 There should be no criminals to steal your stock.

2.1 It is necessary to have a place where you can work and be sure that you can keep it for a long time.(C.2)

2.2 You should be able to get the money when you need to buy your stock.(B.2)

2.3 Concentrate on your business until it is successful.(A.2)

3.1 I don't know

4.1 I don't know

5.1 I don't know

6.1 I don't know

7.1 I don't know

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#6, Fence Maker - Mamba

1.1 Business should not force us to leave our homesteads, we should be able to do business near our homes, we would not then be forced to leave faraway from our families and creating unnecessary expenses. I make fences and use a mechanical machine that is not run on electricity and could

be operated anywhere.(D.1)

1.2 A country must have people who want to do and are progressive in their outlook of life and then the country will progress.(A.1)

1.3 The people must have money to spend and the banks must have money that it can lend to businessmen.(B.1)

1.4 The country must be free from strikes which frighten investors.

2.1 The people who start business must be dedicated to the business to succeed.(A.2)

2.2 Loans must be easily available without requiring difficult security.(B.2)

2.3 There has to be a place in which you can do your business.(C.2) 2.4 It is necessary to have someone who can be assist to assist whenever you have difficulty in your business such as a management problem.(D.2)

3.1 The government can set up that body.(A.3)

4.1 The government has institutions that take care of training.(B.4)

5.1 The training has to be on the job.(A.5)

6.1 The businessman has to be trained.(A.6)

7.1 I don't know

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#7, Maseko..Herbalist/businessman

1.1 You must have people who want to do business but even if they are born with the flair for business we have herbs to help them become very successful in whatever business they undertake.(A.1)

1.2 The Swazi people must get involved in all types of business...that is why now I have formed the Swaziland Economic Business Association to help promote Swazi businesses.(E.1)

1.3 All the things one needs must be made by the businessmen to come very close to where the person is. We now have cash registers which are sold and serviced by South African companies, if it breaks down you better be prepared to wait

for months before you can have someone to fix it for you.(F.1)

1.4 The people must have jobs so that they can have enough money to come to buy our goods...in my business I am lucky in that my herbs are in great demand.(B.1)

2.1 You must have people who get into business being people who are very keen to work for themselves.(A.2)

2.2 Finding what people need the most all over Southern Africa and then giving it to them...like in my business...I run a mail order business with customers in Botswana, Lesotho, Zimbabwe, South Africa including Swaziland.(E.2)

2.3 You must have a place to work at a reasonable rental or it should be geared to your income. For instance at Simunye Plaza I pay E1200 per month.(C.2)

2.4 You have to know how to create your market and satisfy it.(D.2)

2.5 You may need assistance in the management of your business.(D.2)

2.6 The banks must have the money to be able to give loans on reasonable terms without asking for impossible security just as the Swazi Bank which requires 150 percent security-if you can afford that why need the loan?(B.2)

3.1 A statutory body (A.3)

4.1 a statutory body (B.3)

5.1 Training must be on the job.(A.5)

6.1 Training must be given to the man who is already in business.(A.6)

7.1 We must learn how to manage our businesses.(B.7)

7.2 We must learn how other businessmen operate that leads them to success.(A.7)

7.3 We must learn how to order and how to keep proper stock so that we can know whether it is stolen or not.(C.7)

7.4 We need to learn how to make loan applications to the banks.(D.7)

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#8, Window Maker..Ntjangase

1.1 There must be money to help in buying raw materials...steel now is very expensive and we face stiff competition from imported windows.(B.1)

2.1 Money for loans is a must in order to succeed.(B.2)

2.2 You need to work where you can pay a rent within your means.(C.2)

3.1 Government can look after that I don't know what they have to do.(A.3)

4.1 Thegovernment can take care of that too.(B.4)

5.1 I don't know

6.1 I don't know

7.1 I don't know

8.1 I don't know

9.1 I don't know

10.1 I don't know

E.N.#8, PILISO Herbalist

1.1 The country must have people who are interested in working for themselves.(A.1)

1.2 An opportunity should be given to people in the rural areas to operate their own businesses.(D.1)

1.3 When you need to start some business there should be money available to assist you.(B.1)

1.4 More people must learn that there are some sickness which cannot be cured by the hospitals.

2.1 To be successful you need to have money to buy adequate stocks.(B.2)

2.2 The place in which you work has to be available in a reasonable rental.(C.2)

2.3 A person must like to work for himself and to himself becoming rich.(A.2)

2.4 People must not destroy the trees and the animals which are the stock of our trade as herbalists.

3.1 The government should take care of that.(A.3)

4.1 Private people can carry out the training...in my job only other herbalists can train in me in my business.(A.4)

5.1 on the job.(A.5)

6.1 Train the business people.(A.6)

7.1 They can help by showing me where I can order my supplies.(C.7)

8.1 I don't know

9.1 I don't know

10.1 I don't know

S.B.#1, Project Manager NIDCS

1.1 The country must be politically stable.

1.2 It must have natural resources.

1.3 It must have a well developed infrastructure.

2.1 Easy means of communications.

2.2 Possession of an essential skill to fulfill an essential service.(F.2)

2.3 Having a large market such as is provided by the common customs area of South Africa, Botswana, Lesotho and Swaziland.(E.2)

3.1 It has to be a government controlled body.(A.3)

4.1 Training has to be undertaken by all government training agencies which are presently in existence.(B.4)

5.1 The training has to take place on the job.(A.5)

6.1 The entrepreneurs have to be trained.(A.6)

7.1 They should be trained before they get involved in business with periodic refresher courses thereafter.

8.1 Practical subjects must be introduced into the school curriculum.(A.8)

9.1 The colleges and the university have to produce the skilled people who are ready to enter business.(C.9)

10.1 To maintain standards it has to be the external examination of the Cambridge Examination syndicate.(B.10)

S.B.#2, Managing Director NIDCS

- 1.1 There has to be finance available.(B.1)
- 1.2 Jobs must be created for the growing manpower from schools.(C.1)
- 1.3 The country must have people who are prepared to plunge into business.(A.1)
- 1.4 The indigenous people must be involved in the business sector.(E.1)

- 2.1 There has to be finance available.(B.2)
- 2.2 Businessman must come forward to set up businesses.(A.1)
- 2.3 Business facilities must be available even at the inkundla level[smallest administrative unit and in the small towns.(C.2)
- 2.4 Marketing assistance needs to be given.(D.2)

- 3.1 A private organisation that will be independent.(B.3)

- 4.1 Private sector organisations.(A.4)

- 5.1 The training should be carried by the university.(B.5)

- 6.1 The training should be given to applicants for business.(B.6)

- 7.1 Anyone who comes forward to apply for assistance with business should have already had all the necessary training necessary for running a business.(

- 8.1 Diversify the curriculum by lessening the academic nature of the curriculum.(A.8)
- 9.1 The colleges and the university can produce the teachers required in the schools.(B.9)

- 10.1 External examinations should be used to ensure that the standards are maintained.(B.10)

S.B.#3, Manager Estates SEDCO

- 1.1 There has to be place to operate the business.
- 1.2 There must be money for the people get loans.(B.1)
- 1.3 People who come forward must have the business attitude.(A.1)
- 1.4 Swazis must be given a chance in business.(E.1)

- 2.1 The entrepreneur must have the right business attitude.(A.2)
- 2.2 There must be a place to operate the business.(C.2)
- 2.3 They have to be assisted with marketing.(D.2)
- 2.4 There must working capital when it is needed.(B.2)

- 2.5 There must a good supply of skilled labour.(F.2)
- 3.1 A private independent organisation must be set up by the government.(B.3)
- 4.1 A private independent organisation must be set up.(A.4)
- 5.1 They must be trained at the university.(B.5)
- 6.1 It is the entrepreneurs who must be trained.(A.6)
- 7.1 They should come already trained.
- 8.1 The system of education is doing all it can as it no need to change.(B.8)
- 9.1 DEMS of the university has adequate business courses organised.(D.9)
- 10.1 The external examination of the cambridge school certificate are adequate.(B.10)

S.B.#4, Manager Projects SEDCO

- 1.1 We must have people with business ideas to bring up proposals.(A.1)
- 1.2 We need to create employment to reduce unemployment.(C.1)
- 1.3 More business must go to Swazi hands.(E.1)
- 1.4 More goods must be produced in the country.(F.1)
- 1.5 The country must have money available for businessmen and consumers.(B.1)
- 2.1 The businessman needs a place in which to work.(C.2)
- 2.2 He needs to be assisted with a market for his products.(D.2)
- 2.3 Most need help with bookkeeping and other business records.(D.2)
- 2.4 There must people who have the business ability.(A.2)
- 2.5 There must be money to support the businessman.(B.2)
- 2.6 To do well your products must be able to get into larger market of the customs union area.(E.2)
- 3.1 Statutory body.(A.3)
- 4.1 The government has a number of training agencies which can be used.(B.4)
- 5.1 Training can take place at the colleges or university.(B.5)

- 6.1 Any applicant for a business must first be trained.(B.6)
- 7.1 They have to be trained in how to assist businessmen with their money problems.(B.7)
- 7.2 They have to be taught how to manage loans.(D.7)
- 7.3 To have the confidence in dealing with businessmen.(A.7)
- 7.4 To find the market for their clients.(B.7)
- 8.1 The curriculum must be diversified by teaching useful skills like bookkeeping and carpentry.(A.8)
- 9.1 The entrepreneurs can use the Institute of Development Management.(A.9)
- 10.1 The external examination provided by the Cambridge school certificate is adequate and has international recognition.(B.10)

S.B.#4, Financial Controller SEDCO

- 1.1 Money is necessary for those who would want to go to business.(B.1)
- 1.2 More employment must be created for school leavers.(C.1)
- 1.3 The country must have business minded people.(A.1)
- 1.4 Swazis must participate in the country's business.(E.1)
- 1.5 Jobs must be created with very little investment so that the country can be able to create more jobs.(C.1)
- 1.6 More businesses need to be opened in rural areas to stop urban migration.(D.1)
- 1.7 Necessary goods must be available close to where they are needed.(F.1)
- 2.1 The businessman must get a loan when he needs it.(B.2)
- 2.2 There has to be business centres in which to operate.(C.2)
- 2.3 They need an adequate market.
- 2.4 The man must be good in running business.(A.2)
- 2.5 Businessmen need to be assisted in keeping their records and books.(D.2)
- 2.6 There has to be free movement of goods within the customs area.(E.2)
- 2.7 There has to be an identified market for a special product.(F.2)
- 3.1 A statutory body.(A.3)
- 4.1 Government training agencies must be fully utilised.(B.4)
- 5.1 The training has to be done on the job.(A.5)

6.1 The businessman.(A.6)

7.1 Businessmen need to learn how to manage their businesses.(B.7)

7.2 Must imbued with business spirit.(A.7)

7.3 Learn basic methods of business communication.(E.7)

7.4 Learn about inventory control.(C.7)

7.5 applications for loans from the bank and other finance institutions.(D.7)

8.1 Teach students about business early in their school life.(A.8)

9.1 Businessmen can use courses offered by the Institute of Development Management.(A.9)

10.1 Locally controlled examinations would go in the right direction.(A.10)

S.B.#5, Managing Director SEDCO

1.1 The country has to take into account its production of manpower by its educational institutions and ensure that it develops its economic base to meet the needs of the available manpower.(C.1)

1.2 There is need to plan the production of jobs by whatever investment in such a way that the investment will be the minimum possible to provide for as many jobs as possible.(C.1)

1.3 There must be people in the country who must be able to do business successfully.(A.1)

1.4 Local people must get an opportunity in running business in the country.(E.1)

1.5 There has to be money available for those interested in business.(B.1)

1.6 There has to be raw materials available within the country.(

2.1 One of the requirements is business ability.(A.2)

2.2 Money to start the business.(B.2)

2.3 Physical structures where business can be carried out.(C.2)

2.4 The businessmen need to be help with keeping their books.(D.2)

2.5 They have to be helped with finding markets for their products.(D.2)

2.6 It is necessary to have a skill that will produce desirable products.(F.2)

3.1 Government has to set up the body.(A.3)

4.1 Government organisations have the expertise for training.(B.4)

5.1 Entrepreneurs should be trained on the job or in courses organised for the purpose of training them.(A.5)

6.1 Businessmen have to be trained.(A.6)

7.1 They have to learn how to be businessmen.(A.7)

7.2 They have to be taught how to talk to their customers and anyone they may need to assist them.(E.7)

7.3 There is need to learn how to buy and control stock.(C.7)

7.4 Need to learn how to apply for loans.(D.7)

8.1 Diversify the curriculum by introducing business courses.(A.8)

G.M.#1, Dept. of Economic Planning

1.1 The country has to have adequate financial supply.(B.1)

1.2 Goernment policy is to develop the rural areas because that is where the bulk of our population live.(D.1)

1.3 We have to keep money in the country by substantially increasing the involvement of the Swazis in the country's economy.(E.1)

1.4 We need more people with the business ability to increase the businesses in the country so that many of our thousands of school leavers can find jobs.(A.1)

2.1 Businessmen to have physical facilities.(C.2)

2.2 For their success they need assistance with management, working capital and marketing assistance especially to enter the customs union area.(D.2, B.2, E.2)

3.1 Government has already bodies which are supposed to do and I don't know whether we would need new ones or see how these can best accomplish their task.(A.3)

4.1 Again a number of government agencies are available for training.(B.4)

5.1 Obviously the businessmen must be trained on the job.(A.5)

6.1 The entrepreneurs have to be trained.(A.6)

7.1 Whoever runs a business has to be trained in basic management, business planning, financial management and marketing.(B.7)

8.1 The curriculum has to be diversified to include basic entrepreneurial education to the students in schools.(A.8)

9.1 The colleges and the university can produce the teachers needed by the schools to introduce business training.(B.9)

10.1 A locally controlled examination would conform with the national plan which has made it clear for curriculum to be relevant its evaluation must be carried out within the country.(A.10)

G.M.#2, Ministry of Finance

1.1 We have our school system turning about 7000 graduates a year. About 2500 can be absorbed by the economy. We still have 4500 jobs to provide. No time to until a solution is found.(C.1)

1.2 Westress development of small enterprises because in this way we hope to substantially increase the employment and the involvement of nationals in business which is one of the goals of the government.(C.1, E.1)

1.3 We are not having enough people coming forward for business. There is need for greater motivation so that we can have people with ideas to create the employment as fast as we are producing the school graduates.(A.1)

1.4 The government's policy is to increase the productivity of the rural areas even in business there has to be development of the rural areas and for that it is necessary to have finance to put into reality of the desire of the government to develop small business in all areas especially in the rural areas.(B.1, D.1)

2.1 There are many critical requirements for a businessman to succeed. The major ones are the availability of finance and more than all the people who are able and willing indulge in business with sufficient dedication so that the enterprise will be a success.(B.2, A.2)

2.2 There have to be assistance given to the people in the form of marketing especially if they are to be involved with the sophisticated market of the customs union area.(D.2, E.2)

3.1 The government would have to set up a statutory body that would be doing but we do already three bodies intended to carry out this function namely the Small Enterprises Development Company, the Commercial Board, and the National Industrial Development Corporation.(A.3)

4.1 One of the government training agencies can carry out this function.(B.4)

5.1 It is best to train entrepreneurs on the job it is more relevant.(A.5)

6.1 entrepreneurs have to be trained.(A.6)

7.1 Training has to be given in entrepreneurial motivation.(A.7)

7.2 Train them in managing the money and keeping books and business records.(B.7)

7.3 You cannot train everyone in marketing surveys and the like but some few can be trained in these skills so that they can help the others. Infact it may be a good to form a private company whose sole activity will market the products of those who are manufacturing.(B.7)

8.1 Something has to be done in schools they produce better prepared students to fit in the country's economy. Most of our acquire no business skills in the school.(A.8)

9.1 The colleges and the university better produce teachers who can change the attitudes of students to be better prepared to fit into our economy.(B.9)

10.1 The examination should reflect our national goals and aspirations.(A.10)

F.I.#1, General Manager Tibiyo

1.1 The economy of the country must be well balanced between the towns and the rural areas. Businesses must exist in both places. It should be possible for a person to live a very good happy life in the rural areas without needing to go to the town. The towns have become crowded and have slum areas-which can be avoided by developing more viable business in the rural areas.(D.1)

1.2 There has to be a deliberate policy of reducing the foreign control of the economy. Tibiyo has done most of the job in big business by participating up to 50 percent in some of the large commercial or industrial ventures. There is still need for Swazi businessmen to take the major control in small business such as garages,shops,restaurants,groceries,dry cleaners etc.(E.1)

1.3 When the businesses are controlled by Swazis then we will have the convenience of getting whatever we need from within the country-we don't have to wait a long time for someone from South Africa to come to service a typewriter.(F.1)

2.1 What is necessary for a businessman to succeed is a place to work. In the rural areas there is no freehold land, the land belongs to the nation held in trust by the King. There

is need to find ways to provide business facilities in the Swazi nation land which can then be made available to business people in the rural areas. Tibiyo may play a great role in making it possible for establishment of business centres in the rural areas. The other problem faced by people hoping to do business in the rural is that the bank structure as it works today based on western culture totally does not assist the Swazi in rural areas because he has no chance to find collateral for loans in the banks. There is still to design a structure of loans that will be able to accomodate the Swazi and his way of life to fit his desire to fit into the system of modern economy. As it is most of the businesses in rural areas are undercapitalised because each businessman must depend entirely on his resources to run the business, there is no hope for getting bank loans.(C.2, B.2)

2.2 Most Swazis have been pretty good in identifying the products that are needed by the public. There are presently organised or unorganised markets set up in all parts of the country. Each one puts up for sale what he has. This shows that the entrepreneurial spirit is catching up, what it needs is support so that it can do the good for the country. More markets have to be provided in all areas.(F.2, A.2, C.2)

3.1 A private organistion can do better.(B.3)

4.1 a private organisation(A.4)

5.1 The training has to take place on the job.(A.5)

6.1 Scholars- we believe that the idea of business should be planted at a very early age. Teaching about business should start in the primary school and go through the university until someone goes into real business.(B.5, C.5)

7.1 Businessmen need to learn a lot about business. They have to learn how to manage the money and how to make loans from financial institutions.(A.7, B.7, D.7)

7.2 They have to learn the art of communicating with their customers.(E.7)

7.3 Purchasing and stock control.(C.7)

8.1 The diversification of the curriculum should include introducing business courses in schools.(A.8)

9.1 Use of courses organised by the Institute of Development Management.(A.9)

10.1 The use of local examination would make it relevant.(A.10)

F.I.#2, Goddard CDC

- 1.1 The economic climate in the country should be good. Swaziland has had a very stable political system as a result the Commonwealth Development Corporation has been involved in sugar, citrus, irrigation, rice, cattle, Mhlume Sugar Mill;; Vuvulane Irrigated Farms occupied by 263 Swazi farmers and also we have here in Swaziland a Management Training Centre for all the CDC projects all over the world.
- 1.2 The country cannot develop entrepreneurs if it has people who lack business acumen and generally have no business background since the background of most people in Swaziland is subsistence agriculture.(A.1)
- 1.3 The country must aim at the development of business in order to provide needed jobs for its growing manpower.(C.1)
- 2.1 The entrepreneur must be aware of the changing market.(D.2)
- 2.2 He must learn how to cost his products or services.(C.7)
- 2.3 He has somehow acquire some business acumen, I wish I would know how one can acquire that.(A.2)
- 3.1 A private organisation can do that much better. (A.3)
- 4.1 Private training companies can do that, even our own Management Training Centre has the capability.(A.4)
- 5.1 Wherever there are adequate training facilities such as the Mananga Management Training Centre.(B.5)
- 6.1 Those who have applied for the business need to be trained.(B.6)
- 7.1 They need to learn to keep their books and business records.(B.7)
- 7.2 They must be taught how to be confident businessmen.(A.7)
- 8.1 Vocational education has to be introduced into the schools.(A.8)
- 9.1 By providing business courses at the college or university.(C.9)
- 10.1 The examination should be geared to the curriculum the country has designed-so it is imperative to have a locally controlled examination.(A.10)

F.I.#3, Managing Director FINCOR

- 1.1 There has to be some money available within the financial institutions for loans.(B.1)
- 1.2 The government has to be concerned with the means of creating employment for the large school output and this has to be done at low enough investment per job so that it can be possible to enough jobs to absorb such numbers.(C.1)
- 1.3 You must have people who are prepared to have a go at business—we are a finance company that finances a lot of Swazi businessmen. We finance traders, bus operators, truck operators, taxi operators and many other business activities.(A.1)
- 2.1 To be successful in business people must have entrepreneurial ability.(A.2)
- 2.2 They must be able to have loans provided if they have produced adequate security.(B.2)
- 2.3 It is essential to have the large market of the customs union area.(E.2)
- 2.4 They must decide what product or service they can offer for the given market.(F.2)
- 3.1 The government has to set up an organisation for that purpose.(A.3)
- 4.1 Private company might as well be involved in carrying out training.(A.4)
- 5.1 The training should be carried out on the job.(A.5)
- 6.1 All applicants for business should be trained.(B.6)
- 7.1 Businessmen need to know how to deal with finance houses.(D.7)
- 7.2 The entrepreneurial attitude has to be developed.(A.7)
- 8.1 Diversify the curriculum and introduce something about vocational skills.(A.8)
- 9.1 The Institute of Development Management has adequate courses.(A.9)
- 10.1 A locally developed examination may be more relevant to the needs of the country.(A.10)

F.I.#4, Managing Director BCCI

- 1.1 In order that the country makes progress businesswise there must exist in the country people who have the business drive, and want to achieve something in their business.(A.1)

1.2 We have interest in small business because small loans help more clients and create employment at a very low cost per job.(C.1)

1.3 There has to be money available to finance any projects.(B.1)

2.1 There is need to have a free flow of goods in the customs union area unfortunately the business and marketing ability of the Swazis just does not exist to take advantage of this large market.(E.2)

2.2 There has to be working capital to help finance most of the very undercapitalised Swazi businesses because some of them do not realise you cannot succeed in business unless the owner is managing the business.(B.2)

2.3 Swazi entrepreneurs are very shy to inform the bank the true position about their financial position.(A.2)

2.4 People who succeed in business are those who are confident and go for what they want.(A.2)

3.1 a statutory body (A.3)

4.1 a statutory body (B.4)

5.1 Training has to be on the job (A.5)

6.1 All applicants for a business need to be trained.(B.6)

7.1 They should be taught to be confident and stand up for the truth.(A.7)

7.2 They must learn how to apply for loans and what information is important for the bank to know.(D.7)

8.1 The curriculum has to include vocational education.(A.8)

9.1 They have to do some courses in the colleges.(C.9)

10.1 The Cambridge School certificate has international recognition.(B.10)

F.I.#4, Swazi Bank General Manager

1.1 We have the task of ensuring that smallholder farmers receive credit facilities and these are generally in the rural areas in order to ensure that there is no general migration to the towns.(D.1)

1.2 There has to be money available to enable the banks to give loans.(B.1)

1.3 We concentrate on small business lending because this is the way we hope to create the maximum number of jobs.(C.1)

1.4 There is need to create about 5000 jobs per year for the school leavers and how this can be done is our concern.(C.1)
 1.5 For a country to have success in business, it must have people who have entrepreneurial drive.(A.1)

2.1 Accounts or assistance in keeping accounts for a business has to be given.(D.2)

2.2 The busimen should choose a field and then stick to it.(A.2)

2.3 Working capital is often a problem for most businessmen unfortunately we in Swazi Bank are forbidden by statutes not to grant any loans without security.(B.2)

2.4 The businessman must have business confidence and ability.(A.2)

2.5 Swazis can take advantage of the customs union agreement and become distributors for products manufactured anywhere in the customs union area.(E.2)

3.1 a statutory body would need to be set up.(A.3)

4.1 a statutory body could carry out the training.(B.4)

5.1 The training has to be on the job.(A.5).

6.1 entrepreneurs have to be trained.(A.6)

7.1 They should be trained in different aspects of management.(B.7)

7.2 Somehow they need to be infused with entrepreneurial drive.(A.7)

8.1 Diversify the curriculum to introduce vocational skills.(A.8)

9.1 The business courses of the universsity can be used.(C.9)

10.1 Locally controlled examinations would encourage local innovation.(A.10)

F.I.#5, Harvey Baird-Standard Bank

1.1 There has to be a general well being in the country with the general population enjoying a certain amount of prosperity and the banks not suffering from any financial squeeze.(B.1)

1.2 The desire must be to generate more employment to use the manpower that is available within the country.(C.1)

1.3 The country must also have people who have the desire to make it good in business ready to take the risks.(A.1)

1.4 Employment has to be created at low enough investment so that it is possible to create a lot of jobs from a minimum investment- the large industries rate per job is about E50000 per job is completely unrealistic in a country which has to create at least 4000 jobs per year.(C.1)

1.5 People must have the habit of saving their money rather than spending it as it comes on cars, wives and houses.

2.1 The businessman must be able to identify a good product that is necessary and try to fill that need. There are a lot of services in Swaziland which are not properly filled. There are not enough motor garages,plumbers,electricians,construction men, painters and many other services.(F.2)

2.2 There is a lack of business approach in many people who try to enter business. One must try to build business confidence with the suppliers and consumers.(A.2)

2.3 We have the customs union agreement operating which should give an opportunity to many Swazis to open up agencies for many products produced in the customs union agreement area.(E.2)

2.4 There has to be some indoctrination necessary to discourage people from spending their money on cars, houses or wives.(D.2)

2.5 Businessmen need working capital.(B.2)

2.6 Businessmen would need assistance in financial management since they have to know about stock control,cash flow,credit control and other aspects necessary in managing business.(D.2)

3.1 A statutory body has to be set up to do this.(A.3)

4.1 A statutory body can carry out the function.(B.4)

5.1 Training has to be carried out on the job.(A.5)

6.1 The entrepreneurs have to be trained.(A.6)

7.1 The training has to be in basic accounting and keeping daily records.(B.7)

7.2 Business acumen.(A.7)

7.3 ability to communicate with customers.(E.7)

7.4 Create the habit of saving money.

8.1 Introduce some business courses in the curriculum and tell students what the world of business is about.(A.8)

9.1 The businessman can go to the courses of the Institute of Development Management.(A.9)

10.1 The local examinations would be more useful for developing a curriculum relevant to the needs of the country.(A.10)

F.I.#6, Wilson and Partners-attorney

1.1 There is need for money to be available in the country both for the individuals and financial institutions.(B.1)

1.2 Small business enables the country to create jobs at low investment.(C.1)

1.3 The country must have active business people just like the Swazi women who are very active and they make beautiful handicrafts and textiles.(A.1)

1.4 There are many school leavers in this country and jobs are not being created fast enough to meet the demand.(C.1)

1.5 There should be investment in real estate.(

2.1 Most Swazi businesses are undercapitalised so there is definite need for working capital to be available.(B.2)

2.2 Marketing expertise is lacking- for instance if the beautiful handicrafts and the textiles produced by the Swazi women could fetch very high price if a proper market had been found for them.(D.2)

2.3 There is need for assistance with financial management problems.(D.2)

2.4 The people who go to business must be aggressive businessmen.(A.2)

2.5 There has to be a large market such as is provided by the customs union agreement in which there is a free flow of goods.(E.2)

3.1 statutory body (A.3)

4.1 statutory body (B.4)

5.1 Training has to be on the job.(A.5)

6.1 It is the entrepreneurs who have to be trained.(A.6)

7.1 Entrepreneurs must imbued with entrepreneurial drive.(A.7)

7.2 They have to learn about keeping books,business planning and marketing.(B.7)

7.3 They have to learn about purchasing, costing and inventory control.(C.7).

8.1 Introduce practical subjects into the curriculum.(A.8)

9.1 The Institute of Development can help in training business people in certain skill areas since specific courses are directed to small business operators.(A.9)

10.1 Locally controlled examination would be more in line with a curriculum that is intended to satisfy national needs.(A.10)

G.M.#3, EDUCATION

1.1 The country needs to have people who have interest in starting and successfully run businesses. (A.1)

1.2 There has to be employment for the many schoolleavers from the school system. (C.1)

1.3 More schools have already been built in the rural areas and the Rural Education Centres have been put up in rural areas to promote people and school leavers remaining in rural areas, but that is not enough, businesses have to be set up in rural areas too. (D.1)

1.4 The big problem is to find money for those who need to start business.(B.1)

1.5 The basis of education policy is to train enough people to be able to efficiently run all aspects of our economy. (E.1)

2.1 Places for operating business have to be provided especially in rural areas. (C.2)

2.2 Business people have to be assisted with techniques to manage their businesses. (D.2)

2.3 Financial support has to be available when required. (B.2)

2.4 It is important for the business to be gifted in running a business.(A.2)

2.5 People must have the ability to take advantage of the large market of the customs union area. (E.2)

3.1 The government has to set up a body to stimulate entrepreneurial activity. (A.3)

4.1 There are government institutions that can do the training. (B.4)

5.1 Training should start in the schools. (C.5)

6.1 Students should be trained in business techniques. (C.6)

7.1 Training should stress a better attitude to wards business. (A.7)

7.2 Management ability has to be improved. (B.7)

7.3 Entrepreneurs how purchase, control inventory and price it properly. (C.7)

8.1 The Ministry is carrying out the policy of diversifying the curriculum. (A.8)

9.1 The colleges and the university have to produce the required teachers in the specialised fields in technical, commercial and agricultural education.(B.9).

10.1 A locally controlled examination has to be introduced in order to conform with our diversification of the curriculum. (A.10)

G.M.#4, Training and Localisation Council.

1.1 Government policy is clearly licalisation in all fields including business. (E.1)

1.2 There has to be an increase in the business activity in rural areas.(D.1)

1.3 Jobs have to be created for the school leavers and many of the unemployed in the country. (C.1)

2.1 It is critical for anyone to have adequate working capital to be able to succeed in business. (B.2)

2.2 Sometimes it is necessary to provide managerial assistance for many of the business people. (D.2)

2.3 Business people must have an entrepreneurial spirit that should enable them to identify needed products and services, not only in Swaziland, but in the whole customs union area. (A.2, F.2, E.2)

3.1 The government should set up a body. (A.3)

4.1 The training can take place at the colleges and the university.

5.1 It is the colleges and the university that have to be involved. (B.5)

6.1 Entrepreneurs have to be trained. (A.6)

7.1 The entrepreneurs have to be trained in management especially in financial management because there is a great shortage of accountants.(B.7)

7.2 Business attitude and confidence has to be strengthened. (A.7)

7.3 Business people need to be taught to communicate in the business language and business manner. (E.7)

7.4 Entrepreneurs have to learn to buy from places which will give them good prices, price their goods correctly, control their stocks so that they can be sure there is no theft, and generally be in a position to make profit.(C.7)

7.5 They also have to know how to deal with financial institutions when they need loans.(D.7)

8.1 Diversify the curriculum to introduce practical subjects. (A.8)

9.1 Entrepreneurs can join the relevant I.D.M. courses. (A.9)

10.1 A locally controlled examination is essential for the ability of the country to control its own destiny in education. (A.10)

G.M.#5, J. Fakudze, Commercial Board.

1.1 Swaziland has the duty to provide employment for its school leavers at a reasonable low investment per job. (C.1)

1.2 More opportunities have to be given for Swazis to take control of the economy. (E.1)

1.3 Business development has also to take place in the rural areas but for now we do not have a program to do that. (D.1)

2.1 Business need to have working capital to be able to keep their businesses going or to expand the business. (B.2)

2.2 Business people need to be assisted with financial management and marketing operations. (B.2)

2.3 Physical facilities are needed for business people to have an opportunity in the business activities. (C.2)

2.4 Essential services have to be identified and persons who have high ability for business have to do this. (F.2, A.2)

3.1 Statutory bodies are available to do this now. (A.3)

4.1 Private organisations can be able to carry out the training. (A.4)

5.1 Training should be carried out on the job. (A.5)

6.1 It is the entrepreneurs who should be trained. (A.6)

7.1 Business people have to be given attitudes that reinforce a confident business spirit. (A.7)

7.2 People in business have to be trained in management of their businesses especially financial management. (B.7)

7.3 Communications have to be taught to business people. (E.7)

8.1 Diversify the curriculum. (A.8)

9.1 I.D.M. courses can be used, some of them are tailored for business people.(A.9)

10.1 The examinations have to be localised. (A.10)

G.M.#5, Ministry, Commerce, Industry, Mines and Training.

1.1 For the economy to be sound money has to be available. (B.1)

1.2 We encourage that as much as possible, what the country needs has to be produced locally. (F.1)

1.3 Government's policy is to develop the rural areas and it is important that business opportunities should also be available in the rural areas.(D.1)

1.4 Government has the policy to localise the ownership of businesses, and that of course requires that the country must have people who have the entrepreneurial spirit so that more businesses can be established to employ the large supply of unemployed manpower we have.(E.1, A.1, C.1)

2.1 One of the critical requirements for success in business is the availability of working capital. (B.1)

3.1 Statutory bodies are doing that. (A.3)

4.1 The university and colleges can do this. (C.4)

5.1 The training should take place at the university. (B.5)

6.1 The people who need training are the entrepreneurs. (A.6)

7.1 Entrepreneurs have to learn about management of their businesses.(B.7)

7.2 Communications is an important training that is essential. (E.7)

7.3 Business people need to know how to find money for their business.(D.7)

8.1 No need to change. (B.8)

9.1 Entrepreneurs can use the programs provided by DEMS. (D.9)

10.1 External examinations are good because they give us international standards. (B.10)

E.I.#1, Ngwane Teachers' College.

1.1 More than 80% of our school age going population is in school. Our problem is what to do with them when they have completed schooling. (C.1)

1.2 We have built very beautiful schools in rural areas, but if we do not concurrently developed business opportunities in the rural areas all the students have to migrate to towns to look for jobs there. (D.1)

2.1 For business success you would need people who have the right business attitude. (A.2)

2.2 Business places have to be put up especially in the rural areas and the people can make handicrafts for the Southern Africa market.(C.2, E.2)

3.1 Statutory body. (A.3)

4.1 university or colleges.

5.1 The training should take place in the colleges or university.(B.5)

6.1 Students should be trained . (C.6)

7.1 The business spirit has to be developed in business people to increase interest in business.(A.7)

7.2 They should learn how to communicate with customers and banks. (E.7)

8.1 Diversify the curriculum. (A.8)

9.1 Production of teachers. (B.9)

10.1 Local oriented examination . (A.10)

E.I.#2, Swaziland College of Technology

1.1 There should be business activity in the country to generate employment for the available manpower. (A.1, C.1)

1.2 There has to be development of businesses particularly in the areas where the majority of the people live. (D.1)

2.1 Business sites and facilities have to be provided. (C.2)

2.2 Business people must have business acumen to be able to compete with the rest of the business community in the customs union area.(A.2, E.2)

2.3 The business people must be assisted with financial management and have to be able to find working capital if they happen to need it.(D.2, B.2)

- 3.1 Statutory body (A.3)
- 4.1 university/colleges
- 5.1 Start from school to the university.(A.5, C.5)
- 6.1 From the school to the entrepreneur. (A.6, C.6)
- 7.1 Business people have to be trained in communications. (E.7)
- 7.2 They have to be trained in financial management. (B.7)
- 7.3 Business people have to be trained in business confidence. (A.7)
- 8.1 Diversify the curriculum. (A.8)
- 9.1 Production of teachers for schools. (B.9)
- 10.1 Locally controlled examination. (A.10)

E.I.#3, National Curriculum Centre

- 1.1 The local people must have a share in the national economy.(E.1)
- 1.2 In addition to having enterprising business people there has to be money available to support the businessmen. (A.1, B.2)
- 1.3 Employment has to be created for the school leavers and other trained persons. (C.1)
- 1.4 More development needs to be done in the rural areas.(D.1)
- 2.1 You need enterprising business people, able to manage their businesses. (A.2, D.2)
- 2.2 There has to be business space at a reasonable price or rental.(C.2)
- 2.3 Advantage should be taken of the customs union area wide market in any production of goods. (E.2)
- 2.4 Money should be available to assist business people who need loans.(B.2)
- 3.1 Independent organisation. (B.3)
- 4.1 university or colleges . (C.4)
- 5.1 Schools to the university. (C.5, B.5)
- 6.1 Schools, colleges and on the job. (C.6, B.6, A.6)

7.1 Improve the management capacity of entrepreneurs in marketing and financial management. (B.7)

7.2 Training in loans applications. (D.7)

7.3 Purchasing and inventory control. (C.7)

7.4 entrepreneurial drive. (A.7)

8.1 curriculum diversification . (A.8)

9.1 Production of teachers for business courses. (B.9)

10.1 Local examination . (A.10)

G.M.#3, EDUCATION

1.1 The country needs to have people who have interest in starting and successfully run businesses. (A.1)

1.2 There has to be employment for the many schoolleavers from the school system. (C.1)

1.3 More schools have already been built in the rural areas and the Rural Education Centres have been put up in rural areas to promote people and school leavers remaining in rural areas, but that is not enough, businesses have to be set up in rural areas too. (D.1)

1.4 The big problem is to find money for those who need to start business.(B.1)

1.5 The basis of education policy is to train enough people to be able to efficiently run all aspects of our economy. (E.1)

2.1 Places for operating business have to be provided especially in rural areas. (C.2)

2.2 Business people have to assisted with techniques to manage their businesses. (D.2)

2.3 Financial support has to be available when required. (B.2)

2.4 It is important for the business to be gifted in running a business.(A.2)

2.5 People must have the ability to take advantage of the large market of the customs union area. (E.2)

3.1 The government has to set up a body to stimulate entrepreneurial activity. (A.3)

4.1 There are government institutions that can do the training. (B.4)

5.1 Training should start in the schools. (C.5)

6.1 Students should be trained in business techniques. (C.6)

7.1 Training should stress a better attitude towards business. (A.7)

7.2 Management ability has to be improved. (B.7)

7.3 Entrepreneurs how purchase, control inventory and price it properly. (C.7)

8.1 The Ministry is carrying out the policy of diversifying the curriculum. (A.8)

9.1 The colleges and the university have to produce the required teachers in the specialised fields in technical, commercial and agricultural education.(B.9).

10.1 A locally controlled examination has to be introduced in order to conform with our diversification of the curriculum. (A.10)

G.M.#4, Training and Localisation Council.

1.1 Government policy is clearly localisation in all fields including business. (E.1)

1.2 There has to be an increase in the business activity in rural areas.(D.1)

1.3 Jobs have to be created for the school leavers and many of the unemployed in the country. (C.1)

2.1 It is critical for anyone to have adequate working capital to be able to succeed in business. (B.2)

2.2 Sometimes it is necessary to provide managerial assistance for many of the business people. (D.2)

2.3 Business people must have an entrepreneurial spirit that should enable them to identify needed products and services, not only in Swaziland, but in the whole customs union area. (A.2, F.2, E.2)

3.1 The government should set up a body. (A.3)

4.1 The training can take place at the colleges and the university.

5.1 It is the colleges and the university that have to be involved. (B.5)

6.1 Entrepreneurs have to be trained. (A.6)

7.1 The entrepreneurs have to be trained in management especially in financial management because there is a great

shortage of accountants.(B.7)

7.2 Business attitude and confidence has to be strengthened.
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7.3 Business people need to be taught to communicate in the
business language and business manner. (E.7)

7.4 Entrepreneurs have to learn to buy from places which will
give them good prices, price their goods correctly, control
their stocks so that they can be sure there is no theft, and
generally be in a position to make profit.(C.7)

7.5 They also have to know how to deal with financial
institutions when they need loans.(D.7)

8.1 Diversify the curriculum to introduce practical subjects.
(A.8)

9.1 Entrepreneurs can join the relevant I.D.M. courses. (A.9)

10.1 A locally controlled examination is essential for the
ability of the country to control its own destiny in
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1.1 Swaziland has the duty to provide employment for its
school leavers at a reasonable low investment per job. (C.1)

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1.2 We encourage that as much as possible, what the country needs has to be produced locally. (F.1)

1.3 Government's policy is to develop the rural areas and it is important that business opportunities should also be available in the rural areas.(D.1)

1.4 Government has the policy to localise the ownership of businesses, and that of course requires that the country must have people who have the entrepreneurial spirit so that more businesses can be established to employ the large supply of unemployed manpower we have.(E.1, A.1, C.1)

2.1 One of the critical requirements for success in business is the availability of working capital. (B.1)

3.1 Statutory bodies are doing that. (A.3)

4.1 The university and colleges can do this. (C.4)

5.1 The training should take place at the university. (B.5)

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2.1 For business success you would need people who have the right business attitude. (A.2)

2.2 Business places have to be put up especially in the rural areas and the people can make handicrafts for the Southern Africa market.(C.2, E.2)

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- 3.1 The government should set up a body. (A.3)
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right business attitude. (A.2)

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Africa market.(C.2, E.2)

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5.1 The training should take place in the colleges or
university.(B.5)

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generate employment for the available manpower. (A.1, C.1)

1.2 There has to be development of businesses particularly in
the areas where the majority of the people live. (D.1)

- 2.1 Business sites and facilities have to be provided. (C.2)
- 2.2 Business people must have business acumen to be able to compete with the rest of the business community in the customs union area.(A.2, E.2)
- 2.3 The business people must be assisted with financial management and have to be able to find working capital if they happen to need it.(D.2, B.2)
- 3.1 Statutory body (A.3)
- 4.1 university/colleges
- 5.1 Start from school to the university.(A.5, C.5)
- 6.1 From the school to the entrepreneur. (A.6, C.6)
- 7.1 Business people have to be trained in communications. (E.7)
- 7.2 They have to be trained in financial management. (B.7)
- 7.3 Business people have to be trained in business confidence. (A.7)
- 8.1 Diversify the curriculum. (A.8)
- 9.1 Production of teachers for schools. (B.9)
- 10.1 Locally controlled examination. (A.10)
- E.I.#3, National Curriculum Centre
 - 1.1 The local people must have a share in the national economy.(E.1)
 - 1.2 In addition to having enterprising business people there has to be money available to support the businessmen. (A.1, B.2)
 - 1.3 Employment has to be created for the school leavers and other trained persons. (C.1)
 - 1.4 More development needs to be done in the rural areas.(D.1)
 - 2.1 You need enterprising business people, able to manage their businesses. (A.2, D.2)
 - 2.2 There has to be business space at a reasonable price or rental.(C.2)
 - 2.3 Advantage should be taken of the customs union area wide market in any production of goods. (E.2)
 - 2.4 Money should be available to assist business people who need loans.(B.2)

- 3.1 Independent organisation. (B.3)
- 4.1 university or colleges . (C.4)
- 5.1 Schools to the university. (C.5, B.5)
- 6.1 Schools, colleges and on the job. (C.6, B.6, A.6)
- 7.1 Improve the management capacity of entrepreneurs in marketing and financial management. (B.7)
- 7.2 Training in loans applications. (D.7)
- 7.3 Purchasing and inventory control. (C.7)
- 7.4 entrepreneurial drive. (A.7)
- 8.1 curriculum diversification . (A.8)
- 9.1 Production of teachers for business courses. (B.9)
- 10.1 Local examination . (A.10)
- E.I.#4, Faculty of Agriculture.
- 1.1 Reduce foreign domination of the economy. (E.1)
- 1.2 Develop the rural areas (D.1)
- 1.3 Adequate finance for businesses should be available. (B.1)
- 1.4 creation of employment for the vast manpower. (C.1)
- 2.1 Loans have to be available for the businessmen. (B.2)
- 2.2 Daring and confident people must run the business.(A.2)
- 2.3 Businessmen must take the advantage provided by the custom union area (E.2)
- 2.4 Land should be available for agricultural production. (C.2)
- 3.1 Statutory body (A.3)
- 4.1 university/college (C.4)
- 5.1 From school to university (C.5, B.5)
- 6.1 School leavers and entrepreneurs (C.6, A.6)
- 7.1 Training in communications (E.7)
- 7.2 Enhancing the proper business attitude (A.7)
- 7.3 How to apply and get loans from the financial institutions.(D.7)
- 7.4 Project management (D.2)

8.1 Diversify the curriculum- (A.8)

9.1 Production of teachers (B.9)

10.1 Local examination (A.10)

E.I.#5, Faculty of Professional Studies

- 1.1 The country must have political stability.
- 1.2 Incentives for investment into the country
- 1.3 Existence of skilled or trained manpower (C.1)
- 1.4 Existence of raw material.

- 2.1 Existence of the people who have the interest in business. (A.2).
- 2.2 Training in business administration.
- 2.3 Available of places where people can work. (C.2)
- 2.4 Financial assistance for businessmen (B.2)
- 2.5 arrangements to enable businessmen to receive loans.

3.1 statutory body (A.3)

4.1 University (C.4)

5.1 Schools and on the job (C.5, A.5)

6.1 students and entrepreneurs (C.6, A.6)

7.1 Businessmen have to be injected with the entrepreneurial spirit (A.7)

7.2 Entrepreneurs have to be trained financial management. (D.2)

7.3 They have to learn how to communicate. (E.7)

7.4 They have to learn how to control their inventory (C.7)

8. Diversify the curriculum (A.8)

9.1 Produce teachers (B.9)

10.1 Local examination (A.10)





A national plan for developing and training successful entrepreneurs
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