THE EFFECTIVENESS OF LOCAL BUSINESS SERVICE CENTRES IN SMALL BUSINESS DEVELOPMENT: A STUDY IN GAUTENG PROVINCE, SOUTH AFRICA

EDMUND THAMSANQA MAZWAI
STUDENT NUMBER: 25466098

SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE DOCTOR COMMERCII (BUSINESS MANAGEMENT) in the Faculty of Economic and Management Sciences at the University of Pretoria

PROMOTERS:
PROF G H NIEMAN and PROF M PRETORIUS

November 2009

© University of Pretoria
DECLARATION

I declare that the thesis,

“THE EFFECTIVENESS OF
LOCAL BUSINESS SERVICE CENTRES
IN SMALL BUSINESS DEVELOPMENT:
A STUDY IN GAUTENG PROVINCE, SOUTH AFRICA”,
is my own work, that all the sources used or quoted have been indicated and acknowledged by means of complete references, and that this thesis was not previously submitted by me for a degree at another university.

____________________________
EDMUND THAMSANQA MAZWAI

01 November 2009
ACKNOWLEDGEMENTS

My sincere thanks and gratitude to all involved in the completion of this thesis and, in particular, to:

- The Almighty and my Ancestors (OoGcwanini, OoMiya, Izijekula) for this fulfilling challenge in the twilight of my life;

- Professors Sibusiso Vil-Nkomo and Carolina Koornhof for their encouragement;

- My supervisors, Professor Giel Nieman and Professor Marius Pretorius, for their patience, assistance and professionalism in guiding me throughout the past years;

- Ms Rina Owen for her assistance in making methodology sense to me;

- Ms Jeannette Menasce for proof-reading and correcting this thesis;

- My ever loving, Nomahlubi Mazwai, for her support and encouragement, which at some times was pressure and at other times, threats;

- My mother, Gertrude Mazwai, and mother-in-law, Cecilia Kakana, for their quiet and admiring support;

- My daughters, Thandiswa, Matumelo (May her soul rest in peace), Nontsikelelo and Nomsa, for their faith in me;

- My sons, Osagyefo and Langa, for allowing me the time;

- All others interested in the study, for instance, Ms Wawa Damane at Seda; and,

- All others who in one way or another made this study possible.
ABSTRACT

The Local Business Service Centre (LBSC) programme launched by the government of the Republic of South Africa in 1995 to provide business development services to small business, moreso in the Black communities, did not live up to expectations. This is according to the responses of a sample of 400 small business owners who were researched regarding the effectiveness of the LBSC programme, with a usable questionnaire response rate of 37.8 %. The purpose of this *ex post facto* research, conducted in 2006 and 2007, was to evaluate the impact of the LBSC programme on small businesses in the Gauteng Province of South Africa. The results will assist in developing strategies for the delivery of business development services (BDSs) that would meet the expectations of all stakeholders. This is the challenge facing South Africa.

The better-known service centres include the Small Business Development Centres in the United States of America and Business Link in the United Kingdom of Great Britain; and international brands like the Enterprise Development Centres sponsored by the International Labour Organisation. These centres provide business development services such as information, basic management training and referrals to more advanced services.

The quantitative research was based on a questionnaire consisting of 42 variables and one open-ended question. The questionnaire was sent to 400 small business owners who had received counselling from the LBSCs. The questionnaire was developed from a literature review on service centres in the developed and developing world; the qualitative studies of Bloch & Daze in 2000 and Urban-Econ in 2002 which were conducted nationally, and structured qualitative interviews with former government officials and existing LBSC owners. The open-ended question solicited respondents to specify the type of service centre that would meet their requirements. According to the four-point Likert scale used, most respondents “disagree” that the LBSCs were effective, and the rating was just shy of the
2.5 median. Three factors emerged from the responses: “capacity and professionalism”; “productive relationship” and “empowering association”.

According to a t-test and an analysis of variance (Anova), there was no statistical difference between the means and mid-points of the independent variables for the three factors which indicated “disagree”, except “capacity and professionalism” and “empowering association” in terms of turnover. The independent variables included the age of the SMME owner, the qualifications of the owner, the turnover, the number of employees and the age of the entity.

The researcher has recommended an eight-point SMME development strategy as the basis to introduce a new generation of service centres to stimulate entrepreneurship and provide business development services. The recommended eight-point strategy will also assist to assess new business development services centres being introduced by various governments.

**KEYWORDS:** small business development, small business service centres, business development centres, small business entrepreneurship, development of SMMEs
To the creation of a vibrant economy
in which all South Africans, black and white,
can live in peace and harmony.
## CONTENTS

<table>
<thead>
<tr>
<th>CONTENT</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>II</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>III</td>
</tr>
<tr>
<td>CONTENTS</td>
<td>VII</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>XIX</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>XX</td>
</tr>
<tr>
<td>ABBREVIATIONS, ACRONYMS AND GLOSSARY</td>
<td>XXIII</td>
</tr>
<tr>
<td><strong>CHAPTER 1</strong> BACKGROUND AND DEFINITION OF STUDY</td>
<td>1</td>
</tr>
<tr>
<td>1.1 Introduction</td>
<td>1</td>
</tr>
<tr>
<td>1.2 Literature review</td>
<td>3</td>
</tr>
<tr>
<td>1.2.1 An understanding of “business development services”</td>
<td>4</td>
</tr>
<tr>
<td>1.2.2 An understanding of “service centres”</td>
<td>5</td>
</tr>
<tr>
<td>1.2.3 An understanding of “effectiveness”</td>
<td>6</td>
</tr>
<tr>
<td>1.2.4 The sense in which “service centres” and “business development services” are used in the study and how “effectiveness” relates to them</td>
<td>6</td>
</tr>
<tr>
<td>1.2.4.1 Public policy and programmes</td>
<td>7</td>
</tr>
<tr>
<td>1.2.5 Current dynamics on the delivery of BDSs</td>
<td>7</td>
</tr>
<tr>
<td>1.3 Importance of the study</td>
<td>7</td>
</tr>
<tr>
<td>1.4 Definition of the research problem</td>
<td>8</td>
</tr>
</tbody>
</table>
1.5 Purpose of the study ................................................................. 10

1.6 Research objectives ................................................................. 10
  1.6.1 Primary objective ............................................................... 10
  1.6.2 Secondary objectives .......................................................... 10

1.7 Proposition .................................................................................. 11

1.8 Research methodology ............................................................. 11
  1.8.2 Personal interviews .............................................................. 11
  1.8.3 Research questionnaire ....................................................... 13

1.9 Demarcation and limitations of the study ............................... 13
  1.9.1 Demarcation of the study ...................................................... 13
  1.9.2 Limitations of the study ....................................................... 14

1.10 Structure of the study .............................................................. 15
  Chapter 1: Background and definition of study ............................. 15
  Chapter 2: The business environment and SMME development ......... 15
  Chapter 3: The distribution and delivery of business development services through service centres ......................................................... 15
  Chapter 4: Evaluating and determining the “effectiveness” of business development service centres ......................................................... 16
  Chapter 5: The Local Business Service Centre programme ............... 16
  Chapter 6: Research methodology ................................................ 17
  Chapter 7: Research findings ....................................................... 17
  Chapter 8: Discussions, conclusions and recommendations ............... 17

1.11 Abbreviations and acronyms .................................................... 18

CHAPTER 2 THE BUSINESS ENVIRONMENT AND SMME DEVELOPMENT 19

2.1 Introduction ................................................................................ 19
3.3.2.1 Types of Business Development Services centres in the developed world ......................................................... 84

3.3.2.2 The spread of Business Development Services centres in the developing world................................................................. 85

3.3.2.3 Diversity and overlap of Business Development Services centres ...... 86

3.4 The environment and the delivery of Business Development Services .................................................................................................. 88

3.4.1 The variables that impact on the provision of services .............................................................. 90

3.4.1.1 An SMME is not a small “big organisation” ................................................................. 91

3.4.1.2 How the business lifecycle of an organisation determines the nature of the services required ................................................................. 92

3.4.1.3 SMME and supplier heterogeneity ............................................................................ 93

3.4.1.4 SMME attitudes to training .............................................................................. 96

3.4.1.5 The nature of the target market determines interventions .................... 97

3.5 Current debate on the delivery of Business Development Services ...................................................................................... 99

3.5.1 Africa and the future of Business Development Services ............................................. 108

3.6 Conclusion ......................................................................................................................................................... 110

CHAPTER 4 EVALUATING AND DETERMINING THE “EFFECTIVENESS” OF BUSINESS DEVELOPMENT SERVICE CENTRES 112

4.1 Introduction ...................................................................................................................................................... 112

4.2 Evaluating “effectiveness” .......................................................................................................................... 113

4.2.1 An understanding of “effectiveness” ......................................................................................... 113

4.2.2 Evaluating the “effectiveness” of service centres ........................................................................ 114

4.3 The rationale of evaluating programmes .................................................................................. 116

4.4 Pitfalls of evaluating service centres ......................................................................................... 117
4.4.1 Challenges in evaluating “impact” .................................................................117
4.4.2 Attempts at evaluating “impact” .................................................................118
4.4.3 “Matching” and “impact” assessment .........................................................120
4.4.4 Further pitfalls in evaluating “impact” .........................................................121

4.5 Determining “effectiveness” in the delivery of Business Development Services ........................................................................122
4.5.1 Ensuring that service providers are up to standard ..................................122
4.5.2 Evaluating the “interaction” between service providers and clients ..........125

4.6 Conclusion ......................................................................................................129

CHAPTER 5 THE LOCAL BUSINESS SERVICE CENTRE PROGRAMME 131

5.1 Introduction ....................................................................................................131

5.2 The LBSC programme ...............................................................................131
5.2.1 Government discontinuance of some small business development institutions .........................................................................................133
5.2.2 Products for delivery ................................................................................134
5.2.2.1 Areas that required special focus .....................................................134

5.3 Gauteng and the LBSC programme ..............................................................135

5.4 Thrust of the LBSC programme .................................................................137
5.4.1 Services to be supplied by the LBSCs ......................................................137

5.5 Implementation of the LBSC programme .....................................................137
5.5.1 Structured interviews with LBSCs ............................................................138
5.5.2 Structured interviews with the Department of Trade and Industry and Ntsika officials ................................................................................151

5.6 Analysis of the problems encountered in the roll-out of the LBSC programme .........................................................................................151
5.6.1 Conceptualisation of the LBSC programme ..........................................165
CHAPTER 6 RESEARCH METHODOLOGY AND DATA ANALYSIS

6.1 Introduction .............................................................................................................176

6.2 Definition of the research problem and objectives .................................................177
   6.2.1 Problem definition ..............................................................................................177
   6.2.2 Objectives of the research study .........................................................................178
       6.2.2.1 Primary objective ..................................................................................178
       6.2.2.2 Secondary objectives ...........................................................................178

6.3 Proposition ..............................................................................................................178

6.4 Universe, population and units of analysis .............................................................179
   6.4.1 Type of research ..................................................................................................179
   6.4.2 Universe and population .....................................................................................179
   6.4.3 Variable(s) of interest ........................................................................................180
       6.4.3.1 Relation between population, units of analysis and sample ................180

6.5 Sample frame and size, methods and response rate ..............................................181
   6.5.1 Sample frame .....................................................................................................181
   6.5.2 Sample size ........................................................................................................182
   6.5.3 Sampling methods and response rate ..................................................................183
CHAPTER 7  RESEARCH FINDINGS

7.1 Introduction ...........................................................................................................200

7.2 Empirical findings ...............................................................................................201

7.3 Demographics of the respondents ......................................................................201
  7.3.1 Summary of the demographics for the purposes of the present study ...............204

7.4 Factor analysis .....................................................................................................205
  7.4.1 Emergence of factors ..........................................................................................205
    7.4.1.1 “Capacity and professionalism” in the provision of services ..................206
    7.4.1.2 A “productive relationship” with clients ..................................................206
    7.4.1.3 An “empowering association” with LBSCs .............................................207
    7.4.1.4 Summary on the three factors ....................................................................207
  7.4.2 Measures of central tendency .........................................................................211
    7.4.2.1 Mean ...........................................................................................................211
    7.4.2.2 Mode ...........................................................................................................211
    7.4.2.3 Median .......................................................................................................211
    7.4.2.4 Variance .......................................................................................................212
    7.4.2.5 Standard deviation ......................................................................................212
  7.4.3 Cronbach’s alpha .............................................................................................212
  7.4.4 Eigenvalues ......................................................................................................212
  7.4.5 Variance explained ...........................................................................................213
  7.4.6 Correlation between factors .............................................................................213

7.5 Tests of significance (t-test) ..............................................................................214

7.6 Analysis of variance (Anova) .............................................................................215
  7.6.1 Analysis of variance in terms of the independent variables for “capacity and professionalism” ..........................................................................................................................215
7.6.2 Analysis of variance in terms of the independent variables for “productive relationship” ..............................................................219
7.6.3 Analysis of variance in terms of the independent variables for “empowering association” ......................................................................223
7.6.4 Summary of Anova for the three factors ........................................................................................................................................226

7.7 Responses to the open-ended question ........................................................228

7.8 Focused interviews with Government officials and LBSCs ........232
7.8.1 Interviews with government and agency officials ............................................232
7.8.2 Summary of interviews with LBSCs .................................................................232

7.9 Conclusion ..............................................................................................................238

CHAPTER 8 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS 239

8.1 Introduction .........................................................................................................239

8.2 Literature review .................................................................................................239

8.3 Achievement of the study’s objectives.............................................................241
8.3.1 Areas of significance in terms of findings ......................................................245
8.3.1.1 Business Development Services ..........................................................246
8.3.1.2 Service Centres .................................................................................247
8.3.1.3 Effectiveness in Service Centres..........................................................247

8.4 Discussions .............................................................................................................248
8.4.1 Discussion on the findings of the study ..........................................................248
8.4.1.1 The factors indicate that respondents “disagree” ..................................249
8.4.1.2 Anova and t-test reflect “disagree” ........................................................249
8.4.1.3 Measures of central tendency reflect “disagree” ..................................250
8.4.1.4 Factor correlation is towards “disagree” ................................................251
8.4.1.5 Qualitative interviews provide reasons for “disagree” ............................251
8.4.2 Relating the findings to the literature review ....................................................252

8.4.2.1 The typology of small business and implications ...............................252

8.4.2.2 Culture and other interventions in the delivery of services ...............255

8.4.2.3 The supply-demand debate in the delivery of services .....................256

8.4.2.4 The indicators of impact or effectiveness in the delivery of services ...............................................................................................257

8.4.3 Linking the quantitative survey to qualitative interviews .....................259

8.4.3.1 The qualitative research in relation to the environment .....................259

8.4.4 Conclusions ......................................................................................................260

8.5 Attainment of study objectives ...........................................................................261

8.5.1 Primary objective ..............................................................................................261

8.5.2 Secondary objectives .......................................................................................261

8.5.2.1 The capacity of the Local Business Service Centres to provide services to SMMEs .............................................................................262

8.5.2.2 The effectiveness of the relationship between LBSCs and SMMEs ...............................................................................................263

8.5.2.3 The ability of the Local Business Service Centres to provide all services as defined by the White Paper for the Development and Promotion of Small Business in South Africa .....................................263

8.5.2.4 The effectiveness of the Local Business Service Centres to provide information to SMMEs ...........................................................263

8.5.2.5 The effectiveness of the Local Business Service Centres to provide development services to SMMEs .....................................................263

8.6 Limitations of the study and areas for future research .................. 263

8.6.1 Limitations of the study .....................................................................................263

8.6.1.1 Limitations in terms of sampling ................................................................264

8.6.1.2 Limitations in terms of instrument .............................................................264

8.6.1.3 Limitations in terms of methodology ..........................................................265

8.6.2 Suggestions for further study ...........................................................................265
8.7 Recommendations .................................................................266

8.7.1 Principles for future SMME development programmes ..........266

8.7.2 Implementation of the recommendations .............................267

8.7.2.1 An understanding of the macro- and micro-environments .......267

8.7.2.2 Typology and level of maturity of SMMEs is a major
consideration and requires a proper needs analysis to identify
the services needed .................................................................269

8.7.2.3 BDS suppliers must be identified in a rigorous process,
certificated for a year and the certificate renewable on the basis
of performance .................................................................269

8.7.2.4 A market for business development services must be actively
created with funding for start ups and the informal sector made
available with specific criteria to access it ..................................270

8.7.2.5 Implementation of the programme must be at local level and
include role players in the local economy ..................................270

8.7.2.6 There has to be sustained interactivity between BDS suppliers
and stakeholders .................................................................271

8.7.2.7 BDS suppliers must be visible and accessible ....................272

8.7.2.8 Appropriate monitoring and evaluation systems need to be put in
place ..............................................................................272

8.8 Conclusion .............................................................................272

REFERENCES .............................................................................274

APPENDIX A LETTER TO SMME OWNERS/MANAGERS AND
QUESTIONNAIRE TO SMMES IN GAUTENG TO DETERMINE
THE EFFECTIVENESS OF THE LBSC NETWORK 300

A.1 Letter to SMME Owners/Managers ........................................300

A.2 Questionnaire to SMME Owners/Managers ............................301
| B.1 | Letter to the Department of Trade and Industry and Ntsika Officials | 308 |
| B.2 | Interview Protocol for structured interviews with former officials of Ntsika, former and current officials of the department of trade and industry, and current officials of Seda on the roll-out and implementation of the LBSC programme | 310 |
| APPENDIX C | INTERVIEW PROTOCOL FOR LBSC MANAGERS | 315 |
| APPENDIX D | LIST OF PEOPLE AND ORGANISATIONS INTERVIEWED | 319 |
LIST OF FIGURES

Figure 1.1: Schematic representation of the research .................................................................12
Figure 2.1: Butler’s (2006) business environment ......................................................................45
Figure 2.2: Bridge et al’s (2003) basic enterprise environment framework ...............................47
Figure 2.3: Porter’s (2008) five forces of competitive strategy .................................................48
Figure 2.4: Pressures on SMMEs ...............................................................................................50
Figure 2.5: Stevenson & Lundström’s (2002) key business support measures in favour of start ups and early stage growth .................................................................61
Figure 2.6: Nieman & Nieuwenhuizen’s (2009) model of entrepreneurship ..................................65
Figure 2.7: Gnyawali & Fogel’s (1994) core elements of new venture creation ..........................66
Figure 2.8: The SBS model .......................................................................................................67
Figure 2.9: Singapore Productivity and Standards Board’s (2000) enabling environment ..........68
Figure 3.1: Gibson’s (2001) Business Development Services environment ...............................75
Figure 3.2: Rensis Likert’s causal, intervening and output variables ..........................................89
Figure 8.1: The recommended development strategy for BDS implementation at local level ....268
LIST OF TABLES

Table 2.1: Understandings of “entrepreneurship” by different authorities (Dollinger, 2003:6) ...........................................................................................................................22
Table 2.2: Classification of small business in terms of the National Small Business Amendment Act, Act 26 of 2003 .................................................................................... 29
Table 2.3: Classifications of enterprise size classes in the countries under study as cited by Reinecke & White (2004:158) ................................................................................... 30
Table 2.4: Classification of Gauteng SMME community by percentage and number of businesses in terms of the FinMark (2006) study ...........................................................................33
Table 2.5: Profile of Gauteng SMMEs in terms of the FinMark (2006) study .................................................................................................................................35
Table 2.6: Comparisons between businesses in a transition zone in terms of the FinMark (2006) study .................................................................................................36
Table 2.7: Constraints on SMMEs at various levels of their life-cycle in accordance with Henry, Hill & Leitch (2003) .............................................................................................40
Table 2.8: Analysis of BSMs in terms of shortcomings at the various levels in terms of the Finmark (2006) study .................................................................................................... 41
Table 2.9: White ownership of formal SMMEs in terms of Ntsika (n.d.) ............................................................43
Table 2.10: Simpson et al’s (2004) success variables for SMMEs .....................................................................54
Table 2.11: Lussier & Halabi’s (2008) variables that determine small business success ..........................56
Table 3.1: Johannisson’s comparison on training orientation between entrepreneurs, artisans and professional managers .................................................................95
Table 3.2: Harper’s (2005) comparison between approaches to provide business development services ........................................................101
Table 5.1: Interview with LBSC 1 .................................................................................................................139
Table 5.2: Interview with LBSC 2 .................................................................................................................141
Table 5.3: Interview with LBSC 3 .................................................................................................................143
Table 5.4: Interview with LBSC 4 .................................................................................................................145
Table 5.5: Interview with LBSC 5 .................................................................................................................147
Table 5.6: Interview with LBSC 6 .................................................................................................................149
Table 5.7: Interview with Official A from Seda .................................................................152
Table 5.8: Interview with Official B, formerly of the National Small Business Council ........155
Table 5.9: Interview with Official C of the dti .................................................................157
Table 5.10: Interview with Official D, former dti and Seda official ....................................158
Table 5.11: Interview with Official E, former official of the Gauteng Provincial Government Department of Economic Development ..........................................................160
Table 5.12: Interview with Official F, former Ntsika official .............................................161
Table 5.13: Interview with Official G of Seda ...................................................................162
Table 6.1: Table of constructs and their indicators ..............................................................186
Table 6.2: Types of data and their measurement characteristics in accordance with Cooper & Schindler (2008) .................................................................188
Table 6.3: The summated Likert scale used in this study in accordance with Cooper & Schindler (2008) .................................................................190
Table 6.4: Cooper & Schindler’s (2008) summary of validity estimates ..............................197
Table 7.1: Age of owners/managers at time of interaction with LBSCs ...............................202
Table 7.2: Qualifications of owners/managers at time of interaction with LBSCs .................202
Table 7.3: Average number of employees per entity at time of interaction with LBSCs ........203
Table 7.4: Annual sales turnover of entity at time of interaction with LBSCs .......................203
Table 7.5: Age of entity at time of interaction with LBSCs ..................................................204
Table 7.6: Rotated factor loadings ......................................................................................208
Table 7.7: Correlation between the three factors .................................................................213
Table 7.8: Results of the t-test ..........................................................................................214
Table 7.9: Anova for “capacity and professionalism” .........................................................216
Table 7.10: Anova for “capacity and professionalism” in terms of age of entrepreneur ........217
Table 7.11: Anova for “capacity and professionalism” in terms of educational qualification of entrepreneur .................................................................217
Table 7.12: Anova for “capacity and professionalism” in terms of number of employees .....218
Table 7.13: Anova for “capacity and professionalism” in terms of sales turnover ...............218
Table 7.14: Anova for “capacity and professionalism” in terms of age of business ..............219
Table 7.15: Anova for “productive relationship” with LBSCs ..............................................220
Table 7.16: Anova for “productive relationship” in terms of age of entrepreneur ..................220
Table 7.17: Anova for “productive relationship” in terms of educational qualification of entrepreneur .................................................................221
Table 7.18: Anova for “productive relationship” in terms of number of employees .................221
Table 7.19: Anova for “productive relationship” in terms of sales turnover ..........................222
Table 7.20: Anova for “productive relationship” in terms of age of business .......................222
Table 7.21: Anova for “empowering association” .....................................................................223
Table 7.22: Anova for “empowering association” in terms of age of entrepreneur ...............224
Table 7.23: Anova for “empowering association” in terms of educational qualification of entrepreneur ................................................................................................................224
Table 7.24: Anova for “empowering association” in terms of number of employees ...............224
Table 7.25: Anova for “empowering association” in terms of sales turnover ..........................225
Table 7.26: Anova for “empowering association” in terms of age of business .......................226
Table 7.27: Anecdotal trends in LBSC effectiveness of factors ..................................................227
Table 7.28: Categorisation of responses to the open-ended question “what do you suggest for a more effective LBSC?” ........................................................................................229
Table 7.29: Responses to the open-ended question that duplicates variables in the questionnaire ..........................................................................................................................230
Table 7.30: Summary of focused interviews with officials of the dti and Ntsika ......................233
Table 7.31: Summary of focused interviews with LBSCs ..........................................................236
Table 8.1: Tabular representation of techniques used to attain objectives .................................243
Table 8.2: Comparison between FinMark (2006) study and data for this study ..........................253
ABBREVIATIONS, ACRONYMS AND GLOSSARY

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANC</td>
<td>African National Congress</td>
</tr>
<tr>
<td>BDS(s)</td>
<td>Business Development Service(s)</td>
</tr>
<tr>
<td>BSM</td>
<td>Business Sophistication Measure</td>
</tr>
<tr>
<td>BuDS(s)</td>
<td>Business Development Service(s)</td>
</tr>
<tr>
<td>CBO(s)</td>
<td>Community-based Organisation(s)</td>
</tr>
<tr>
<td>DFID</td>
<td>Department of Foreign Investment and Development (of the UK government)</td>
</tr>
<tr>
<td>dti</td>
<td>Department of Trade and Industry</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agricultural Organisation of the United Nations</td>
</tr>
<tr>
<td>GTZ</td>
<td>German Deutsche Gesellschaft für Technische Zusammenarbeit</td>
</tr>
<tr>
<td>ICFI</td>
<td>International Committee of the Fourth International</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Office</td>
</tr>
<tr>
<td>Khula</td>
<td>Khula Enterprise Finance</td>
</tr>
<tr>
<td>LBSC(s)</td>
<td>Local Business Service Centre(s)</td>
</tr>
<tr>
<td>Namac</td>
<td>National Manufacturing Centre(s)</td>
</tr>
<tr>
<td>NGO(s)</td>
<td>Non-Governmental Organisation(s)</td>
</tr>
<tr>
<td>Norad</td>
<td>Norwegian Agency for Development Cooperation</td>
</tr>
<tr>
<td>Ntsika</td>
<td>Ntsika Enterprise Promotion Agency</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>RSA</td>
<td>Republic of South Africa</td>
</tr>
<tr>
<td>SADC</td>
<td>Southern Africa Development Community</td>
</tr>
<tr>
<td>SBDC(s)</td>
<td>Small Business Development Centre(s)</td>
</tr>
<tr>
<td>SBS</td>
<td>Small Business Service</td>
</tr>
<tr>
<td>Seda</td>
<td>Small Enterprise Development Agency</td>
</tr>
<tr>
<td>Sida</td>
<td>Swedish International Development Cooperation Agency</td>
</tr>
<tr>
<td>SME(s)</td>
<td>Small medium enterprise(s)</td>
</tr>
<tr>
<td>SMME(s)</td>
<td>Small, medium and micro enterprise(s)</td>
</tr>
<tr>
<td>Start-up</td>
<td>An enterprise that has been in existence for less than two years</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom (of Great Britain)</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNIDO</td>
<td>United Nations Industrial Development Organisation</td>
</tr>
<tr>
<td>US / USA</td>
<td>United States (of America)</td>
</tr>
<tr>
<td>USAid</td>
<td>United States Agency for International Development</td>
</tr>
</tbody>
</table>