

## CHAPTER ONE INTRODUCTION

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## 1.1 INTRODUCTION

Entrepreneur and small business support practitioners in South Africa are called by different labels of which the most common appears to be Business Advisors and Business Mentors. Exploratory research revealed that no standardised training or education standards exist for entrepreneur and small business support practitioners. This study aims to identify the learning or knowledge requirements of support practitioners and it is proposed that identifying these learning needs can make a contribution to the delivery of relevant and meaningful entrepreneurial and small business support of quality.

This study aims to make a contribution to the field of entrepreneur and small business support and more specifically in the area of one-on-one support provision. South African and international research within this field appears to focus the attention mainly on the need for entrepreneur and small business support, the type of support provided to small businesses as well as the nature of entrepreneurship and small business support. It appears then that research which focuses on the ability and competence of those who provide the support is lacking. In the United Kingdom some researchers have started to focus on the ability of support practitioners (Deakins & Freel, 1998; Sullivan, 2000). In South Africa, however, research that focuses specifically on the knowledge and competence requirements of practitioners appears to be generally lacking. At least one South African study (Antonites & Watson, 2004) focussed on profiling mentors within South Africa. Antonites and Watson (2004) however only sought to obtain a broad picture of the mentor but failed to define the construct “entrepreneur-mentor” as used by them and also did not focus on the ability of the mentor to provide support.

The importance of practitioner support to small businesses is born from the realisation and acceptance that entrepreneurship can be taught and thus the possibility exists to use learning to modify the behaviour of the entrepreneur

(Sullivan, 2000; Rae & Carswell, 2000). Deakins and Freel (1998:146) argue that traditional approaches to entrepreneurship, such as training, do not capture the essentially dynamic process of entrepreneurship. In pre-start, through early-stage development, and with later adjustments and development, the entrepreneur is forced to alter behaviour through experiential learning. For small businesses to grow, entrepreneurs must be able to learn from decisions, mistakes, experiences and from their networks. The ability of entrepreneurs to maximise knowledge as a result of experiencing these learning events will determine how successful their businesses become (Deakins & Freel, 1998:152). Other researchers (Douma, 1991:54; Lauder, Brocock & Petty, 1994:9; Chaston, Badger, & Sadler-Smith, 1999:191; Cope & Watts, 2000:104; Rae & Carswell, 2000:220; Sullivan, 2000:160; Wright & Tao, 2001:218) also agree that there is great value for the entrepreneur and the venture if learning occurs in line with the occurrence of certain events or incidents. These events or incidents generally take place as the venture develops and grows. Sullivan (1996:162) acknowledges that although little is known of how entrepreneurial learning actually takes place, support practitioners play a valuable role in providing assistance in the learning process.

It has been suggested (Hogarth-Scott & Jones, 1993; Jennings & Hawley, 1996; Lean, 1998; Smallbone, Baldock & Bridge, 1998) that many entrepreneurship training (and development) initiatives do not actually address the real needs of entrepreneurs, with a significant gap between the perceptions of training providers and those of the participating entrepreneurs in terms of training needs. One reason for this gap between providers and entrepreneurs according to Thatcher (1996:20) and Henry, Hill and Leitch (2003) may be that many providers have limited managerial or vocational experience of small firms and therefore fail to understand the practical problems facing entrepreneurs. Deakins (1996) is of the view that if the actual content of the entrepreneurship training programmes is examined, it becomes clear that some programmes are more “task” than “behaviour” oriented, focusing on specific skills for small business management, that is, financing and marketing, rather than creativity, innovation

and problem solving. These views suggest that more interventions in addition to training are needed if entrepreneurs are to be successfully supported.

Another important theme that has emerged is the failure of many programmes and initiatives to take on board the cultural, social and educational background of the prospective entrepreneurs, in developing training and support systems (Raffo, Lovatt, Banks & O'Connor, 2000; Dana, 2001; De Faoite, Henry, Johnston & Van der Sijde, 2003; Pretorius & Van Vuuren, 2003). Other macro level issues that are often also not given enough attention within support programmes are the effect of globalisation (Gibb, 2002), policy and regulatory environment (Storey, 1994; Storey & Westhead, 1994; Westhead & Storey, 1997; Meyer, 2004) and culture (Du Plessis, 2004). Managers, it appears, are required to fulfil a broader, more versatile role ranging from possessing the vision to developing strategy, a hands-on style to keep on top of operational issues, leadership skills to build teams, and so on. It is not surprising therefore that individuals and teams have gaps in their skills base and development needs (Smallbone, Baldock, & Bridge, 1998; Thompson, 1999:279; Rae, 2000:145). The practice within the industry has been to nominate people for training or training courses because “there are things they need to know”, but many courses suffer and lose value by a lack of systematic follow-up (Rabey, 2001:198).

## 1.2 THE NEED IN SOUTH AFRICA TO FOCUS ON THE KNOWLEDGE REQUIREMENTS OF SUPPORT PRACTITIONERS

On a policy level in South Africa, support to small businesses is contained in the White Paper (1995) and the National Small Business Act (Act 102/96). The National Small Business Act made provision for the Ntsika Enterprise Promotion Agency (NEPA). The purpose of Ntsika was to expand, co-ordinate and monitor the provision of training, advice, counselling and any other non-financial services to small business in accordance with the National Small Business Strategy (Act 102/96). Ntsika was formed as a wholesale service provider and all the functions

defined in the National Small Business Act (Act 102/96) are delivered through service providers called Local Business Service Centres (LBSC's). The White Paper (1995) envisaged LBSC's as providing information and advice as well as expanding their services to include training, mentoring, business plan preparation, marketing and sub-contracting support.

Pretorius and Van Vuuren (2003), however, questioned the contribution that these programmes made to the promotion of entrepreneurial culture and entrepreneurial orientation.

The varied nature of envisaged services implies certain knowledge competencies. However, none of the government policy directives spell out what these competencies and knowledge criteria should be and, despite these initiatives, successive Global Entrepreneurship Monitor (GEM) reports on South Africa revealed that the country experienced low levels of entrepreneurship and high failure rates of its start-ups (Driver, Wood, Segal & Herrington, 2001; Foxcroft, Wood, Kew, Herrington & Segal, 2002; Orford, Wood, Fisher, Herrington & Segal, 2003; Orford, Herrington & Wood, 2004). This situation according to the GEM reports resulted in a low Total Entrepreneurship Index (TEI). The GEM research methodology uses an adult population survey with a sample size of 3000 to 3500. Interviews are also held with 30 to 38 key expert informants. To further strengthen the report use is also made of secondary data such as World Bank data reports, Stats SA reports and academic research. In response to criticism with regard to reliability Reynolds, Bosman, Autio, Hunt, De Bono, Servias, Lopez-Garcia and Chin, (2005:222) concluded that despite the small sample sizes a variety of indirect measures suggests that the GEM survey based measure of entrepreneurial activity is reflecting the same phenomena as a wide range of other efforts to track new firm creation, using a range of national administrative data bases. Reynolds, et al., (2005:224) also comments that after the refinement of the interview schedules "the reliability of all 17 multi-item scales was 0.63 or higher; 15 were 0.70 or higher and 7 were 0.80 or higher; this is consistent with correct standards for index reliability in social sciences". Other SA

entrepreneurship and small business literature sources (Nieuwenhuizen, Groenewald & Nieuwenhuizen, 2003; Brink, Cant & Ligthelm, 2003; Isaacs, 2005) has also reported on the challenges that the country faces in developing sustainable enterprises and reducing the high failure rates of start-ups.

Due to the limited success of KHULA and NEPA, Government during 2002 established the National Manufacturing Advice Centres (NAMAC) which was focusing on providing support to small business manufacturing ventures with the following criteria:

- The business to be assisted must be an established business.
- The business to be assisted must employ 200.
- The business to be assisted has a manufacturing focus (Orford, *et al.*, 2003:5).

In an attempt to strengthen support initiatives the South African Government formed the Small Business Enterprise Development Agency (SEDA), which is essentially a merger of NEPA and the National Manufacturing Advice Centres (NAMAC). The Agency was formally launched on 13 December 2004 (SEDA, 2006). SEDA's mandate is broader than the support, promotion and development of small enterprises. The mandate also includes the support and promotion of co-operative enterprises to reach a greater variety of enterprises, particularly those located in rural areas. This support of alternative forms of enterprises will be an important way to facilitate the integration of the second economy into the first economy (Mpahlwa, 2004). From this statement it is clear that the South African Government expects a lot from the SEDA support initiatives and it can then be deduced that these expectations would also impact on support practitioners.

An exploratory investigation among support organisations in South Africa (Khula, Business Partners, Institute of Business Advisors and Local Business Service Centres), found that practitioners are recruited from various professional fields, such as accountants, attorneys, managers, etc. Business Partners also appears

to appoint practitioners on the basis of their practical business experience. Within the LBSC sector, however, it appears that no standardised criteria for appointment exist. Deakins and Freel (1998:144) have indicated that the background and experience of the practitioner is an important factor in the provision of meaningful and relevant support to entrepreneurs and small businesses. The knowledge and competence of the practitioner to provide support, it is argued, form an essential part of this background and experience. This study does not negate the success that practitioners who possess business knowledge might have with regard to entrepreneurial small business support. This study, however, attempts to highlight the need for practitioners to possess a broader scope of knowledge, in addition to business management knowledge.

The view that support practitioners should have a broader scope of knowledge is deduced from the Van Vuuren and Nieman (1999) Entrepreneurial Performance Model. Van Vuuren and Nieman (1999) identified entrepreneurial performance as a key measure for entrepreneurial success. They developed a formula for entrepreneurial performance:

$E/P = f(a)M \times (b)E/S \times (c)B/S$ , where

M = Motivation;

E/S = Entrepreneurial skills;

B/S = Business skill and

a, b, c = constants.

This formula implies that entrepreneurial performance will not be successful if the entrepreneur does not possess motivation, and entrepreneurial as well as business skills. The formula does not, however, spell out the different levels of motivation, entrepreneurial skills and business skills that are required for success. It can thus be reasoned that, due to the low levels of education indicated by the GEM reports, entrepreneurs and small business owners would not perform well in terms of the Van Vuuren and Nieman (1999) Entrepreneurial

Performance Model. This situation again highlights the need for meaningful and relevant support.

It is imperative then that if support practitioners are to play a meaningful role in the development and promotion of entrepreneurship and small businesses, they have a good understanding of the various learning challenges facing entrepreneurs and small businesses. Before the support practitioner can deal with these learning challenges effectively, however, an understanding of entrepreneurship as well as small businesses is important. The practitioner needs to understand that a small business focus is different from an entrepreneurial focus and that certain characteristics and behaviours are required for successful venture development and for increasing entrepreneurial performance (Zimmerer & Scarborough, 2002:4; Kuratko & Welsch, 2004:42).

In terms of the Entrepreneurial Performance Model, entrepreneurial and business skills alone are not enough to obtain success, but motivation is also required. Motivation implies certain personal characteristics, behaviour and attributes from the entrepreneur and small business. The support practitioner should thus also be able to provide interventions that would influence and/or develop the required characteristics, behaviour and attitudes of entrepreneurs and small businesses. Thus not only concentrating on the task issues that focus on developing specific skills for small business development, practitioner interventions should also be behaviour orientated. This view is supported by Deakins (1996:15) who emphasises a focus on both task and behaviour with the training of small businesses.

The literature identifies different types of entrepreneur and small business support interventions, which include training, business advice, business consulting, business counselling, business coaching and business mentoring. As support practitioners deal with entrepreneurs and small businesses mainly on a one-on-one basis, this study focuses on the non-training interventions, which are



business advice, business consulting, business counselling, business coaching and business mentoring. These non-training interventions are referred to in this study as practice disciplines. The concept practice disciplines was developed for this study as no other concept could be found in the literature that adequately describes these practices collectively.

### 1.3 OPERATIONAL DEFINITIONS

#### 1.3.1 Practice Categories

Practice categories refer to the labels that support practitioners are commonly known by. The five practice categories referred to in this study are Business Advisor, Business Counsellor, Business Coach, Business Consultant and Business Mentor.

#### 1.3.2 Practice Disciplines

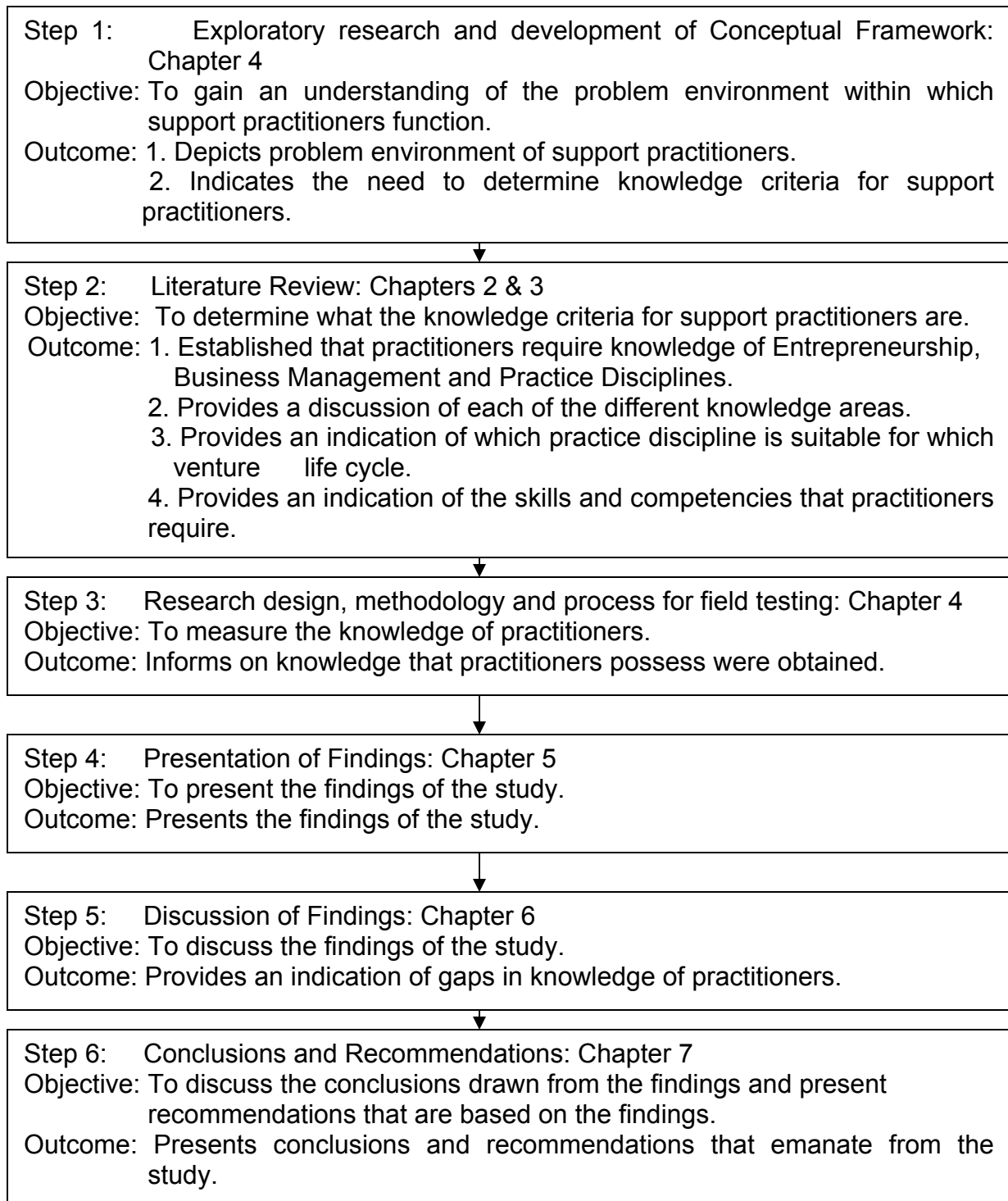
Practice disciplines refer to the non-training intervention methodologies that are used by support practitioners in the provision of entrepreneurial and small business support. The practice disciplines referred to in this study are business advice, business counselling, business coaching, business consulting and business mentoring.

#### 1.3.3 Support Practitioners

Support practitioners refer to individuals who provide services and assistance on a one-on-one basis to entrepreneurs and small businesses. These support practitioners are commonly known by one or more practice category labels and perform interventions in line with one or more of the practice disciplines.

## 1.4 RESEARCH PROCESS OUTLINE

The research process outline depicts the focus and process of the study.



**Figure 1 Research Process Outline**

The main steps of the research process outline (see Figure 1) can be summarised as follows:

- The philosophical basis for the research project was derived from the transcendental realist research approach. A stratification research model was developed (see Figure 4.3) which guided the research process. The transcendental realist approach was also followed to develop a model of the support practitioners' problem environment (see Figure 4.2). The support practitioners' problem environment (see Figure 4.2) formed the focus for the literature review. Through following the transcendental realist research process an attempt was made to address one of the concerns raised by Gibb (1992:134) with regard to the conceptual and methodological failings of some small business research. One of the ten recommendations that Gibb (1992:134) offer to improve conceptual and methodological failings (albeit with reference to small business policy research) is "the development of models which clearly justify the parameters chosen for investigation, thus ensuring from the onset that the potential for "explanation" is limited". The model elements depicted in the model (Figure 4.2) provided the parameters for the literature review of this study.
- Exploratory research. This phase of the study consisted of an exploratory literature review as well as discussions with industry experts. This phase revealed that certain gaps exist with regard to the knowledge requirements for entrepreneur and small business support practitioners. The exploratory research phase is discussed in more detail in Chapter Four. A conceptual framework of the entrepreneur and small business support practitioner environment was also developed during the exploratory research phase. The conceptual framework is presented in Chapter Four and highlights the need to focus on the knowledge requirements of support practitioners.
- Literature review. The literature review was aimed at discussing the knowledge requirements of support practitioners and is discussed in

Chapters Two and Three. The literature review indicated that support practitioners require knowledge in entrepreneurship, business management and the practice disciplines.

- Field research. The purpose of the field research was to establish whether support practitioners possess knowledge of entrepreneurship, business management and the practice disciplines and at what levels.

## 1.5 PROBLEM STATEMENT

Successive GEM reports (Driver, *et al.*, 2001; Foxcroft, *et al.*, 2002; Orford, *et al.*, 2003; Orford, *et al.*, 2004; Herrington, Maas, Boshoff, Van Vuuren, Musengo, & Maas, 2006) focus the attention on the high failure rate of start-ups as well as the low levels of entrepreneurial activity in South Africa. These failures continue to occur despite the initiatives by the Government referred to earlier that are aimed at supporting and developing the sector.

To date attention appears to have been mainly concentrated on the development and support of the learning, skill and competence requirements that entrepreneurs and small business owners need to succeed. However, very little attention has been placed on the ability of support practitioners to provide the required support. Generally accepted standards with regard to the knowledge, skills and competence requirements for support practitioners seem to be lacking. Support practitioners are also drawn from various education and work experience backgrounds. The lack of industry standards as well as the fact that support practitioners are drawn from various education and work experience backgrounds may be the reason why no clear guidelines exist with regard to the knowledge requirements for support practitioners.

In view of the above, the problems that this study is concerned with are outlined below:

- a) to investigate the nature of entrepreneur and small business support;

- b) to determine what the knowledge criteria for entrepreneur and small business support practitioners should be; and
- c) to investigate whether support practitioners possess the required knowledge to provide relevant and meaningful support to entrepreneurs and small businesses as suggested by the literature on entrepreneurship.

## 1.6 RESEARCH QUESTIONS AND INVESTIGATIVE QUESTIONS

Research questions:

- What is the nature of the entrepreneur and small business support environment?
- What are the knowledge criteria for entrepreneur and small business support practitioners?
- Do support practitioners possess the required knowledge criteria to provide meaningful support?

Investigative questions:

- Do support practitioners possess knowledge of entrepreneurship?
- Do support practitioners possess small business management knowledge?
- Do support practitioners have knowledge of practice disciplines?
- Are there any differences between practitioners within the different practice categories and the type of problems and companies they deal with?
- Are there any differences between practitioners within the different practice categories and their attitude with regard to important business issues?

## 1.7 PROPOSITIONS AND HYPOTHESES

### Propositions

The propositions seek support for the first three investigative questions while the hypotheses seek to measure the last investigative question.

Proposition 1: Support practitioners lack entrepreneurial knowledge.

Proposition 2: Support practitioners lack business management knowledge.

Proposition 3: Support practitioners lack knowledge of the practice disciplines.

### Hypotheses

Ho1 – Ho3 measure the level of *importance that support practitioners attach to different business issues*. The measurement is at three levels:

- the total sample as a group;
- between the different practice categories;
- within each of the different practice categories.

Ho1: All business issues are ranked with similar importance (no difference) by all support practitioners.

Ha1: All business issues are not ranked with similar importance by all support practitioners. (There is a different ranking.)

Ho2: All business issues are ranked with similar importance (no difference) by the different practice categories.

Ha2: All business issues are not ranked with similar importance by the different practice categories. (There is a different ranking.)

Ho3: All business issues are ranked with similar importance (no difference) by support practitioners within each of the different practice categories.

Ha3: All business issues are not ranked with similar importance by support practitioners within each of the different practice categories.

Ho4 – Ho6 measure the *frequency of support practitioner contact* with different venture types. The measurement is at three levels:

- the total group;
- between the different practice categories;
- within each of the different practice categories.

Ho4: The frequency of contact with different venture types is the same for all support practitioners.

Ha4: The frequency of contact with different venture types is not the same for all support practitioners.

Ho5: The frequency of contact with different venture types is the same between the different practice categories.

Ha5: The frequency of contact with different venture types is not the same between the different practice categories.

Ho6: The frequency of contact with different venture types is the same for support practitioners within each of the practice categories.

Ha6: The frequency of contact with different venture types is not the same for support practitioners within each of the practice categories.

Ho7 – Ho9 measure the *frequency of contact with different types of company problems* by support practitioners. The measurement is at three levels:

- the total group;
- between the different practice categories;
- within each of the different practice categories.

Ho7: The frequency of contact with different company problems is the same for all support practitioners.

Ha7: The frequency of contact with different company problems is not the same for all support practitioners.

Ho8: The frequency of contact with different company problems is the same between the practice categories.

Ha8: The frequency of contact with different company problems is not the same between the practice categories.

Ho9: The frequency of contact with different company problems is the same for support practitioners within each of the practice categories.

Ha9: The frequency of contact with different company problems is not the same for support practitioners within each of the practice categories.

## 1.8 VALUE OF RESEARCH

No generally accepted criteria exist for the recruitment and appraisal of support practitioners in South Africa. The valuable role that support practitioners can play with regard to entrepreneur and small business development is recognised in the literature. Support practitioners are therefore supposed to be the vehicles through which entrepreneurs and small businesses gain the knowledge, skills and competencies that will enable them to build sustainable ventures. This research study aims to determine the knowledge criteria for entrepreneurial and small business support practitioners.

Stewart and Hamlin (1992:12) state that mastery in terms of knowing and understanding certain concepts, definitions of terms, ranges of techniques, theories of explanation and prediction, results of research, sources of information, etc., is essential in just about any occupation. They state further that it remains the case that knowledge is an essential requirement in occupational



performance and that it is therefore a component which must be assessed (Stewart & Hamlin, 1992:12). Referring to entrepreneurial learning Gibb (2002:253) states that learning involves emphasis upon “how to” and “who with” and that some knowledge should be offered on a “need to know” basis. As a result learning requires the organisation of knowledge around personal and organisation developmental processes as well as the appropriate integration of knowledge (Gibb, 2002:253). It is argued that these statements also hold true for support practitioner learning. This study will thus point out whether any gaps exist between knowledge, skill and competence criteria as described in the literature and those which exist in the field.

The value of this research is especially highlighted by the findings of the South African GEM 2006 report that potential entrepreneurs lack the mindset and skills to become true entrepreneurs and that entrepreneurship on the micro level is not showing any signs of growth. The 2006 GEM report also found that total early stage entrepreneurial activities (i.e. from zero months to 3.5 years) are not up to standard if South Africa wants to sustain growth rates (Herrington, *et al.*, 2006:7).

The value of the research is particularly important in the following areas:

- It contributes to the knowledge base within an area that lacks research focus within South Africa.
- It provides an overview of the problem environment of entrepreneur and small business support practitioners. The conceptual model (Figure 4.2) implies certain cause and effect relationships which can form the basis for future research.
- The study identifies and discusses the different knowledge areas for entrepreneur and small business support practitioners which can form the basis for the determination of standards. The literature appears to be lacking research focus on the knowledge requirements for practitioners.

- The study provides an indication of a profile of the South African entrepreneur and small business support practitioner based on the research findings.

#### 1.9 DELIMITATION OF STUDY AREA AND CRITICAL ISSUES RAISED BY RESEARCH FOCUS

This study aims to contribute to filling a perceived gap in the area of support practitioner research. As a result the study is focussing on a micro level issue within small business support namely, the provision of assistance provided by support practitioners. The critical effect that macro level issues such as the policy, regulatory and institutional environments have on small business support is recognised but was not a focus of this study. A discussion of the South African policy environment is provided (see section 1.2).

The literature (Gibb, 1993; Storey, 1994; Storey & Westhead, 1994; Westhead & Storey, 1997; Moran & Sear, 1997) seems to question the effectiveness and value of small business support and especially training provision. Whilst these concerns may be valid the reality in South Africa is that many entrepreneurs and small businesses depend on some type of support. The South African government has also recognised this need and has strengthened its support initiatives in this regard (see paragraph 1.2). The value of support to small businesses appears to be a controversial issue as other researchers and authors whilst also recognising weaknesses within the support provision environment (Deakins, 1996; Deakins & Freel, 1998; Dana, 2001; Cope & Watts, 2000; Sullivan, 1996; 2000) appears still to be propagating increased levels of support provision with a focus on quality. It appears that most of the debates with regard to support provision focuses on training rather than the one-on-one service provision although some researchers such as Deakins and Freel (1998), Rae and Carswell (200) and Sullivan (2000) has started to investigate the quality of one-on-one service provision. Sullivan (1996:162) for example acknowledges

that although little is known of how entrepreneurial learning takes place, support practitioners still play a valuable role in providing assistance in the learning process. It appears however that despite this realisation of the valuable role that support practitioners play with regard to entrepreneur and small business support very little effort was to date made to investigate the knowledge, skills and competence requirements of these practitioners. This study aims to make a contribution in this regard.

## 1.10 THESIS OUTLINE

### 1.10.1 Chapter One: Introduction and Background

This chapter gives the background to the study. The chapter aims to motivate why a focus on the knowledge, skills and competencies of support practitioners is necessary.

### 1.10.2 Literature Review

Chapters Two and Three review the literature that impacts on the knowledge, skills and competencies of entrepreneurial and small business support practitioners. The topics dealt with in the two chapters focus on the environment within which support practitioners operate. It is proposed that before the learning needs of entrepreneur and small business support practitioners can be determined and understood, an understanding of the environment within which they operate is required.

#### 1.10.2.1 Chapter Two: Entrepreneur and small business learning requirements

Chapter Two provides a discussion of the entrepreneurial and small business learning requirements, which include business development services (BDS), entrepreneurship, small business, and differences between entrepreneurship and

small businesses. Chapter Two also discusses entrepreneurial learning challenges, venture life cycle changes, the need to grow, and failures and turnarounds. This chapter thus explores the most important issues for entrepreneurial and small business success. It is proposed that support practitioners must understand these different issues if they are to provide meaningful and relevant support.

#### 1.10.2.2 Chapter Three: Practice disciplines

Chapter Three discusses the practice disciplines, which are business advice, business consulting, business counselling, business coaching and business mentoring. Each of these methodologies has a contribution to make with regard to entrepreneurial and small business support, and a practitioner should be able to determine which methodology is more suitable for a particular situation.

#### 1.10.3 Chapter Four: Conceptual Framework and Research Methodology

The conceptual framework of the study is discussed in this chapter as well as the research methodology.

#### 1.10.4 Chapter Five: Presentation of Findings

This chapter presents the results of the research project which was done through the collection of data from support practitioners.

#### 1.10.5 Chapter Six: Discussion of Findings

This chapter presents a discussion and interpretation of the findings.

#### 1.10.6 Chapter Seven: Conclusions and Recommendations

This chapter presents the conclusions drawn from the research findings and will also make recommendations on improving support practices as well as suggestions for future research.

#### 1.11 SUMMARY

This chapter outlines the background and need for this study. The chapter also provides the motivation for the need to focus on the knowledge, skills and competencies of entrepreneur and small business support practitioners. Findings in the literature are used as substantiation establishing whether support practitioners possess the required knowledge criteria to provide relevant and meaningful assistance to entrepreneurs and small businesses.