

# **SMEs in Focus:** Exploring the experience of micro, small and medium enterprise owners in Malta

## **Executive Summary**

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Dr Gillian M. Martin  
Dept. of Sociology  
Faculty of Arts  
University of Malta



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## AIMS

This study uses qualitative research methods to explore the relational dynamics that motivate, underpin, constrain and direct the way micro, small and medium sized enterprise owners in Malta conduct their business.

Analysis focuses on two key intersections across macro/micro dimensions: the interface between ‘the State’ and ‘the Individual’; and also that between ‘the Market’ and the ‘Individual enterprise’.

Key themes:

- Process of business operations: style and progression
  - Entrepreneurial motivation
  - Process of ‘Rationalisation’ and ‘Regulation’
  - Enterprise owners’ perceived burdens/assets
  - Influence of ‘family and ‘gender’
  - Collaboration and Competition
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## KEY FINDINGS

### PROCESS of ‘doing business’

#### Start-ups

The majority of enterprise owners interviewed who had been involved in the start-up process of their business described the initial phases as unstructured. The key motivation was an idea which they were convinced had commercial potential and which they then followed through with what was often described as ‘blind belief’ and ‘naivety’. There is inherent tension in the data between the relevance of formal planning, and the entrepreneurs’ opportunistic, impulsive creativity. Experienced business owners describe how they developed their business impulsively, coping with problems as they presented themselves and grabbing every opportunity that came their way. In retrospect, however, they invariably claim that they would not advise this as the best route for new start-ups

#### Learning and earning

‘Learning through experience’ is the dominant theme, with enterprise owners describing the way they used ‘common sense’ as they ‘learnt the ropes’ and progressed in their commercial activity. In family enterprises, there are frequent references to the important influence of older mentors on the younger generations. There is clear emphasis on the importance of innate ‘essential entrepreneurial elements’ such as vision, drive, risk taking and passion. The need for specific education in the skills and expertise required to run a business is not referred to directly, however, critical analysis of the enterprise owner’s reflections on the trajectory of their enterprise indicates that some form of ‘education’ for entrepreneurial activity would be potentially beneficial. The general opinion expressed in the data is that the exigencies of today’s business environment make formal planning an essential element for success, some commenting that with professional financial or legal advice at the start-up phase, their business project may have progressed faster.

#### Space – place – location

There is a strong association of ideas in the interview data between space and potential growth of business. As expected, lack of space is referred to as a hindrance to expansion and

development by enterprise owners across the spectrum of commercial activities. Restraints imposed by planning regulations at MEPA are cited frequently in the data as a negative influence in this respect.

The type of space used for commercial purposes has complex implications that vary according to the commercial activity in focus. There is, however, a common thread in the accounts in the data that hint at the ambiguous repercussions of regulation of use of space: a tension between potential commercial gains, opposed to the increase in costs, and the impact on the experience of working as a family unit from space close to the family home.

### **Cyber-space**

The use of dedicated web sites and social networking sites as essential core marketing tools is repeatedly emphasised in the interview data as the way forward. Email is the dominant communication tool. Stripped of face-to-face impression management, cyber-communication poses particular challenges. The use of emails is an underestimated skill in today's SME owner/operator, one that only becomes apparent in negative cases – where emails have been 'misunderstood' and inadvertent messages have been transmitted.

### **Gender**

Although interview participants are predominantly male, references to expected female gender roles are frequent elements in the data. These are broadly validated by the female enterprise owners in the study. It is clear in the interview data that women who make up part of a family unit with young children are 'expected' by their life partners to give priority to the 'mothering role' in cases of conflict of demands. This was also an expressed choice of one of the female professionals in the study. This echoes the 'preference theory' in the literature and is an important factor in determining the career paths of female entrepreneurs in the professions (e.g. medicine, law, academia). The data examined here, however, only open a window onto the issue and further focused research is required to unravel the way that gender impacts on career trajectories in the professions.

In the purely commercial arena, unless operating in activities related to childcare, beauty and fashion, female entrepreneurs in Malta are functioning in a male dominated environment. The informal processes of socialising and networking, which are often an important part of the entrepreneurs' business/commercial role, are embedded in practices, values, preferences and humour which are generally held to be within the male habitus. This, together with the challenges of role-juggling between work and home, creates particular difficulties for women in the world of commerce that warrant closer exploration and in-depth research locally.

## **MOTIVATION**

### **Extrinsic rewards: money, profit, security**

Clearly monetary gain is an important motivation for enterprise owners. So is the sense of security that comes from building a successful business with intrinsic financial value that can eventually be passed on to family members or liquidated. What is surprising in the data, however, is the enterprise owners' reticence to state this outright. Money seems to be a 'polluting element' in the data, with entrepreneurs citing more 'worthy' motivations such as 'client satisfaction', 'public recognition' or 'autonomy' as motivation. The drive for 'making a profit' is not often cited as the main justification for what the enterprise owners do. Its importance is inferred, however, when enterprise owners describe frustrations of coping with expenses.

Entrepreneurs put more than working hours and capital into their business – they put ‘themselves’. Their businesses are their ‘lived out’ ideas – there are important connotations woven into the products and services they sell, and the business practices they use. Their personal identity is closely tied into the public’s assessment of this commercial activity and, consequently the entrepreneur’s sense of ‘self worth’ is anchored, in part, in the way that the business performs. If the business is a family business, this dynamic process is typically amplified across the social space of Maltese generations and becomes more salient.

#### **Intrinsic rewards: ‘thrill factor’, autonomy, flexibility**

The thrill and enjoyment of the business process in general, or enterprise activity in particular, is clearly an important theme in the data. Closely related to this is the intrinsic sense of autonomy of operation and resulting satisfaction when the business idea becomes a successful venture.

The complex reflexive process of self-affirmation via the success of the commercial enterprise is a key finding in the data. This is closely related to the creative and practical autonomy and flexibility that the enterprise owners value and exploit. These findings are important when considered in tandem with the counter-dynamic caused by the maze of regulations that these ‘free spirited’ entrepreneurs have to deal with in their daily operations.

#### **Legacy: client base; reputation; client loyalty**

The sense of ‘building something up from scratch’ and leaving a tangible legacy is one of the key incentives highlighted in the interview data. This is particularly relevant to entrepreneurs who involve, or intend to involve, family members in the enterprise.

In a family business, the ‘family name’ is ‘closely tied in’ - the kingpin of eventual legacy and therefore passionately protected. Enterprise owners across all sectors emphasise the importance of the ‘reputation’ of the business – this is closely linked to the clients’ satisfaction, the associated loyalty and the knock-on effect it has on increasing the client base and market share.

Balancing the drive to make money with the careful maintenance of a publically assigned ‘successful and reputable’ status is the source of satisfaction to the vast majority of enterprise owners interviewed.

## **RATIONALISATION**

#### **Regulation: bureaucrats and ‘red tape’**

References to ‘nightmare’ situations where hours are spent being passed from one civil service desk to another, are part of the public shared narrative. Official reports have also flagged the fact that overregulation in the business sector in Malta impacts negatively on the performance of SMEs. As with all ‘nightmares’, however, it is important to identify how much of it is ‘real’. There is good evidence in the interview data that there is an aspect of a ‘red tape narrative’ that has taken root and is continuously dispersed through repetition within informal networks of enterprise owners. This is an issue that warrants attention in its own right because of its negative effect on the entrepreneurs’ confidence and attitude towards expansion. This said, however, there are also many empirical accounts in the data of direct experiences of ‘illogical’ demands and regulations.

It is this sense of being ‘powerless’ within the process of bureaucratic control that is the dominant source of frustration in the data. Working under pressure to deliver, competing with e-commerce which continues day and night, these enterprise owners highlight their frustration when the ‘system’ grinds to a halt, particularly when the government departments

work half days over the summer months, and when the system appears to discourage sharing files and workload during sick leave absence.

The sense of frustration at the loss of business because of what enterprise owners perceive to be a ‘counter culture’ in the lower levels of the public service is an important issue in the data. The problem, as described by the enterprise owners, is a complex amalgam of negative effects of ‘attitude’, ‘work ethic’, and system mal-practices.

### **Government Incentives – application process**

Enterprise owners’ attitudes on this issue ranged from apathy and timid resistance to outright scepticism and bitterness. The key point that is made by the enterprise owners interviewed focuses on the actual process of application for incentives and grants. This is considered to be so complex, time consuming and expensive (when expertise is outsourced) that the benefits are not worth the effort.

The benefits on offer are often linked to commitment of expansion and future performance of the business, which is hard to predict and not always desirable. The actual monetary rewards, designed as they are to be accumulated in the long term, seem of little use to small businesses whose main concern is to collect hard cash to survive the present crisis, in the short term.

At the extreme end of the spectrum of negativity in respect to applications for financial incentives, is a degree of scepticism and distrust that is alarming. There are accounts in the data that display a lack of confidence and trust in entities such as Malta Enterprise that warrant attention. Repetition within enterprise owners’ informal networks of accounts of transgression in confidentiality on the part of Malta Enterprise officials leaves a legacy of distrust that is counterproductive to the growth of small business confidence – regardless of whether or not these accounts are factual.

### **Controls and constraints – time and money**

There is a common thread in the accounts of ‘unjust’ regulation that warrants attention: the issue of ‘time’. Enterprise owners from across the spectrum of activities and scale of operations are all driven by the need to use their resources and time effectively and efficiently. This was the key issue of contention highlighted in relation to ‘time wasting’ in grant applications.

There is another perspective related to time, however, that is repeatedly flagged as ‘unjust’ in the data, the ‘timing’ of payments due for licence applications, which are invariably demanded at the start of the process, long before the enterprise can be up and running. Similarly entrepreneurs pointed out the ‘illogical’ way Provisional Tax works. Though accepted as a ‘necessary evil’ and decidedly better than receiving a large tax bill annually, the fact that ‘tax due’ is calculated on the previous year’s performance, can be the cause of anomalies if sales are down in the current year. This would not be a problem if the process of ‘balancing out’ didn’t take so long.

## **ASSETS**

### **Reputation**

Reputation is inherently rooted in the activities (product quality, trust, reliability, service, ‘value for money’) of the enterprise. However it is dependent on the clients’ assessment and endorsement of these qualities. The importance of ‘word of mouth’ as the key vector for defining the reputation of the business is an issue that is repeated across the data.

One key issue of interest is the tension between enterprise owners with contrasting motivations which have direct impact on styles of conducting business. There is frequent reference in the interview data to ‘newcomers’ on the market whose key aim is to make a

profit in the short term, in contrast with the older established enterprises whose main motivation is to maintain their established position and protect their 'reputation'.

A good reputation is one of the key assets that small enterprise owners nurture and protect. If the enterprise is a family-run operation, then the importance of maintaining the trust and confidence of the clientele is conflated with the good name of the family, and therefore doubly important.

### **Family**

Clearly, there are particular interactional dynamics within family enterprises that can be an asset and also potential sources of conflict. Interview data support the often quoted association between progressive generations and potential conflict. There are descriptions in the data of 'backstabbing' between cousins in enterprises where executive power was in the process of passing down to the third generation.

Women involved in 'their husbands' business tend to accept the fact that their input is unrecognised officially, and not compensated for financially. The intrinsic commitment and loyalty within 'family enterprises' is a fundamental asset to the business. Part of this empowering dynamic is the 'absent presence' of the 'wife'. The fact that these women tend to work informally as they shore up their husband's enterprise, means that they are not accumulating any personal assets (nor, very probably, any national health contributions), which would leave them 'totally exposed' in case of marital break-up.

These 'copreneurs' have to cope with the specific challenges of combining business roles with intimate relationships. The precarious situation of the wife is clearly highlighted in the data. Her vulnerability in cases of conflict is one potential negative consequence of small or micro family businesses involving both spouses.

### **BURDENS**

The specific difficulties associated with the fluid boundary between personal life and business are often a key concern of sole-traders and owners of micro businesses who struggle with work/family balance. There are frequent descriptions in the data of entrepreneurs not being able to 'switch off' and step out of their 'business' role, of the difficulties linked to taking time off away from the business, with the knock on effect this has on the entrepreneurs' health and personal relationships

Added to this are the lack of secure income, the worry about being unable to work if ill, the uncertainty of the success of start-up enterprises, and the unpredictability of the market. The key, major 'burdens' highlighted by enterprise owners, however are problems related to cash flow and human resources

### **Cash Flow**

The situation repeatedly described by entrepreneurs across the sectors is one where the costs of doing business (bank loans, transshipment, utilities, transport, human resources, professional services, advertising) are rising. Added to this, the client base is decreasing because of 'over-saturation' of the local market, and these clients are less able or willing to spend their money in the first place.

Maintaining healthy cash flow is problematic. 'Doing business' has become an exercise of manoeuvring liquid cash exchanges – prioritising payments by crisis management and using delaying tactics by default. Enterprise owners buffer the shortfall between available cash and limits of credit by negotiating for more flexibility (with creditors and banks) while they focus on tightening up their debt collecting.

The enterprise owners describe a domino effect of one business slowing the next one down by delaying payments. This is more acute if the business requires sourcing products and materials overseas in order to function. While local enterprise owners stretch limits by negotiating longer credit facilities, ignoring final demands, or offering post-dated cheques, credit is almost impossible to negotiate with overseas companies, especially if the Malta based enterprise has not yet built a solid trade relationship with the supplier.

The 'Late Payment Directive' has not had much of an effect on the enterprises in this study. Very few enterprise owners in the data were prepared to use it because of the dynamics of the small, oversaturated and competitive local market they operate in and the danger of alienating their clients. Predictably, it is the owners of very well established firms with a solid client base who admit to charging interest on late payments.

In effect, interest free credit is passed from one enterprise to another in a chain of commercial exchanges, as enterprise owners wait to get paid in order to pay their creditors. Government departments and government public tender contracts are highlighted in the data as important contributors to this process of contagion. Absorbing the strain on cash flow because of late payments is described as a necessary evil by enterprise owners in the data.

### **Human Resources**

In the situation where SMEs are struggling to show a profit, it is the cost of human resources that take precedence in the enterprise owners' preoccupations, and this leads to consequences that warrant attention.

The issue of unpredictable market demands is one of the key concerns of enterprises owners with its knock-on effect augmenting their reluctance to commit themselves to the 'burden' of full time employees' salaries. Taking on full time employees may not be the best commercial decision in today's volatile economic climate.

The issue of competitors using contract workers 'on demand' while the established enterprise owner carries the 'load' of a fulltime workforce through the leaner periods, is one that was highlighted in a number of interviews. The key problem is that 'the competition' works with part-time workers so can quote more advantageous rates.

Maternity benefits are clearly a double edged sword when it comes to breaking the structural disincentives towards women in full time employment. Women may not be in a situation to take on full time, secure employment because they have to be available as primary carers for their family. On the other hand, the decision not to employ women as full time employees may be rooted in the enterprise owners' perception of them as a potential strain on resources.

There is a marked divide in the interview data between the established entrepreneurs who take the responsibility of their full time employees very seriously, and the enterprise owners who use part-time workers, or subcontract as the demand requires.

## **COLLABORATION AND COMPETITION**

### **COLLABORATION**

Though enterprise owners acknowledge the potential commercial benefits of collaborating with other enterprises on joint ventures, they claim that it is very difficult to commit to joint ventures/projects in our small and competitive market.



The key limiting condition to collaborative projects as described by the entrepreneurs in the study is 'trust'. There are, however, well established 'cliques' of collaborative activity between local businesses. The reputation and past performance of the enterprise owners is fundamental to these synergistic groupings.

#### **COMPETITION: Undercut? / Copycat?**

Competition is described as a positive element by the enterprise owners in the study. This was qualified by pointing out that there are many levels at which competition becomes unacceptable – the tendency for a good commercial idea to spawn a wave of 'copy cat' enterprises is one of these.

Expressions like 'back stabbing' and 'dog eat dog' are found across the sectors in the interview data – a scenario which fits in with the owners' fundamental pre-occupation with guarding their client-base within the limits of our small market. They describe how competitors' key leverage is 'price' with one entrepreneur undercutting the other in a bid to 'pinch clients'. The reaction to this threat varied across the data, with the more established enterprises focusing on quality and service in response, while the smaller, more vulnerable ones suffering, sometimes to the point of threatened insolvency.

#### **COMPETITION: Big vs. Small, global vs. local.**

Micro business owners in the retail sector find that their 'competitors' on the high street are, increasingly, the global franchises, many of these owned by the large, established groups of companies. The franchised shop has an advantage that is buttressed by global marketing campaigns, instantly recognisable design and constantly updated décor. The power of the global brand name is the key to success and the dispirited local small shop owner struggles at this interface between local and global market realities.

Using the internet to get their product, service, or establishment 'out there' was referred to repeatedly as being a successful marketing tool in the interview data. There is a clear issue, however, of 'cyber-challenged' sole traders and SME owner/managers who do not have the expertise or skill to exploit these opportunities and are coping with too many demands on their time to invest in acquiring or nurturing them. For these, the internet is a mine of untapped resources which is beyond their reach in real, practical terms.

#### **COMPETITION: 'unfair'**

The one aspect of 'competition' that was discussed with most passion in the interview data is the issue of parity when it comes to regulation compliance. The main argument highlighted by enterprise owners is the fact that compliance to the full range of regulations (tax, development, waste and employment being the key issues referred to in the data) adds to the running costs of the enterprise and avoidance would lead to advantage in the market.

There is an interesting aspect of 'visibility' of compliant establishments, standing in contrast with the 'unseen' enterprises or, rather, those where the regulators 'close an eye'. The lack of parity in operational expenses gives the non-compliant operator the competitive edge where price is concerned, and it is only the secure, well established enterprises that can avoid being drawn into a 'price war'.

This jaded distrust in the 'system' as not being a fair and equal one is an issue that enterprise owners expressed across the sectors. The perceived injustice of government tenders being allocated without giving due regard to fundamental issues such as employment conditions and compliance to regulations is one that is repeated across the sectors in the data and is an issue that well deserves the attention it has recently received by central administration.

## CONCLUSIONS AND POLICY RECOMMENDATIONS

### PROCESS

- Start-up process is generally unstructured, with businesses growing organically, especially in the early stages.
- Innate qualities of vision, drive and risk-taking are highly valued by the enterprise owners, yet critical analysis of the data indicates that some form of ‘entrepreneurial education’ would be beneficial.
- Enterprise owners highlight lack of space as an obstacle to growth of business.
- MEPA regulations are identified as a major cause of frustration and slow down in start-up process.
- Malta Enterprise policy for industrial space seen as ‘unjust’ and ‘out-dated’
- Family home vs. commercial/industrial space: complex fluid boundaries in micro enterprises
- Cyberspace: communication skills via internet tools are essential.
- Gender: women entrepreneurs carry the main burden of childcare responsibilities.
- Gender: networking and informal socialising within the business domain is predominantly male oriented.
  - ⇒ Increase support and publicity for educational programmes in Junior and Secondary schools such as those run by ‘Junior Achievement, Young Enterprise Malta’.
  - ⇒ Increase publicity for the entrepreneurial courses offered by the ETC, and consider some form of tax incentive for enterprise owners who follow them.
  - ⇒ To offset MEPA restrictions: enterprise owner ‘support centre’ or ‘hand-holding’ to give advice on finding solutions to space related problems.
  - ⇒ Offer ‘Cyber work’ training sessions for SME owners and employees via ETC or local councils.
  - ⇒ Gender: There is a need for more qualitative research to explore the apparent resistance (from both men and women in this particular study) to sharing childcare responsibilities equally across genders.

### MOTIVATION

- Motivation of making ‘money’ and ‘profit’ figures as an understated presence in the data.
- Key motivation # 1: ‘Passion’ for the particular enterprise activity and ‘thrill’ of making a success of it.
- Key motivation # 2: ‘leaving a legacy’, ‘building a reputation’: issues directly linked to self affirmation via success of enterprise.

Recommend:

- ⇒ Exploit these motivating dynamics to encourage entrepreneurial activity by initiating public recognition for successful entrepreneurs – e.g.: most successful ‘start-up’ award; or most successful e-commercial enterprise.

## RATIONALISATION

- Enterprise owners are naturally dynamic, autonomous and creative.
- They accept the necessity of ‘regulation’ but resent the loss of autonomy it entails.
- Power dynamic in the process of rationalisation is loaded in favour of the bureaucrat.
- Enterprise owners resent ‘illogical’ demands and expenses, and the time required to regulate their business.
- Enterprise owners feel that the civil servant is not directly accountable for the quality of their service and does not care about, or understand their needs.
- Enterprise owners feel that tax incentives for SMEs are not appropriate for very small enterprises.

### Recommend:

- ⇒ Include specially designed training modules for civil servants working directly with SME owners.
- ⇒ Establish a clear hierarchy of personal accountability within the civil service and create a direct route and point of access for assistance and information for the enterprise owner.
- ⇒ Address the issue of ‘slow down’ over summer half days, by creating a skeleton afternoon service for urgent applications (eg: customs).
- ⇒ Address the issue of non-sharing of files when one key individual is not at work.
- ⇒ Revisit application process for Malta Enterprise based business incentives. Address: **Product:** short term incentives required for micro businesses; **Process:** entrepreneurs need clear information about eligibility at the start of the process, and detailed explanations if request is refused. **Privacy:** create an efficient route for redress if there is a breach in confidentiality with loss of intellectual rights.

## ASSETS

- ‘Reputation’ and ‘Family’ are the most valued assets of enterprise owners across the sectors.
- ‘Irregular’ parallel trading by ‘newcomers’ in the wholesale sector impacts on the reputation of established firms traditionally linked to particular brands.
- ‘Family’ in business enhances trust, commitment, flexibility, but can also lead to conflict (between generations, and family vs. employees).
- The wife tends to be an ‘absent presence’ in family enterprises and is vulnerable in situations of conflict between ‘copreneurs’.

### Recommend:

- ⇒ Offer a specific training course within ETC entrepreneurship subjects that highlights and deals with the potential conflicts and difficulties of family enterprises and ‘copreneurship’.
- ⇒ Public educational campaign on importance of regularising the official status of ‘wives’, and less frequently ‘husbands’ contributing to family enterprises.
- ⇒ Offer fiscal incentives to micro family enterprises to offset the cost of this process of regularisation.

## BURDENS

- Key 'burden' # 1: poor cash flow.
  - Enterprise owners feel that commercial banks are less supportive in recent uncertain fiscal climate.
  - Interest free credit is passed from one enterprise to another in a chain of commercial exchanges.
  - Government departments and tender contracts are linked to delayed payments.
  - Young enterprises are reluctant to alienate clients by implementing 'Late payment directive'.
- Key 'burden' # 2: cost of human resources.
  - Uncertain market affects recruitment practices.
  - Enterprise owners cut costs of human resources by using self employed workers 'on contract' and 'on demand', or limiting conditions to 'part time'.
  - Enterprises in unpredictable/fluctuating markets that do carry the full load of full-time employees are consequently less competitive.
  - Maternity benefits are double edged swords as they can act as a disincentive for employing women with 'full time' status and benefits.

### **Recommend:**

- ⇒ Consider implementing a trans-ministerial policy to effect payments for services within 30 days.
- ⇒ Consider giving 'merit points' to enterprises with full time employees when they bid for Government tenders.
- ⇒ Consider reducing the burden on the enterprise owner in connection with paying maternity benefits.

## COLLABORATION & COMPETITION

- Key concept #1: 'Collaboration'
  - considered by enterprise owners to be a possible means of overcoming limitations of size of enterprise when competing for large projects.
  - 'Trust' is fundamental to collaborative projects: trust with information and ideas [reputation and past experience is key].
  - Enterprise owners reluctant to collaborate locally: key aim is to 'guard one's patch'.
- Key concept # 2: 'Competition'
  - 'Healthy competition' is considered by enterprise owners to be a positive factor.
  - Power dynamics: global vs. local [branded franchises in retail sector have advantage over local SMEs; Micro enterprise owners do not have the time/resources to develop web-based commerce; cyber-based global commerce offers better choice and speed of delivery in particular specialized areas].
  - Power dynamics: big vs. small [large groups of companies have competitive advantage over individual SMEs].
  - 'Unfair competition': 'irregular' enterprises cut costs and have unfair advantage over compliant enterprises [parallel traders in wholesale sectors highlighted in this respect].

- Paradox: Compliant enterprises are visible and subject to regulatory controls, ‘irregular’ enterprises function below the radar – authorities are seen to ‘turn a blind eye’.
- Enterprise owners are ‘forgotten’ – have a jaded distrust in central administration which they consider to be ignoring the lack of a level playing field in the local commercial environment.

**Recommend:**

- ⇒ Give institutional recognition to companies that take part in collaborative projects such as joint overseas trade fairs, or bidding for large contracts [suggest offering tax incentives], and create arena where successful collaborative projects are given exposure.
- ⇒ Publicity drive with enterprise owners for ETC courses in ‘e-commerce’ and ‘retail skills’.
- ⇒ Increase incentives to promote local artisans [create an official ‘authentic’ certification scheme for local artisanal products and support it with ongoing publicity drive].
- ⇒ Amplify controls on non-compliant enterprises after giving amnesty and chance to regularise [suggest increasing control border points for irregular ‘parallel trading’].