



A WORKING PAPER ON ENTREPRENEURSHIP

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**The views expressed in this paper are those of the author and do
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LIST OF ACRONYMS

| | |
|----------------|---|
| BoU | Bank of Uganda |
| CBOs | Community Based Organisations |
| CLEP | Commission on Legal Empowerment of the Poor |
| GEM | Global Entrepreneurship Monitor |
| ICT | Information & Communication Technology |
| MFI s | Micro Finance Institutions |
| MFPE D | Ministry of Finance, Planning & Economic Development |
| MSE s | Micro and small scale Enterprises |
| NGO s | Non Governmental Organisations |
| NSSF | National Social Security Fund |
| OECD | Organization for Economic Cooperation and Development |
| PAYE | Pay As You Earn |
| PEC | Personal Entrepreneurial Competencies |
| PWD s | People with Disabilities |
| R&D | Research & Development |
| SACCOS | Savings and Credit Cooperative Associations |
| TEA | Total Entrepreneurial Activity |
| UIA | Uganda Investment Authority |
| UWEAL | Uganda Women Entrepreneurs Association Ltd |
| VAT | Value Added Tax |

THE EXECUTIVE SUMMARY

Entrepreneurship is a mindset, which occurs throughout society and at all levels of a business life cycle. It is about blending risk taking, creativity or innovation with sound management of an old or new business.

The paper¹ is structured into three sections. These cover a comprehensive background and current status of entrepreneurship in Uganda, current challenges/barriers of establishing business in the informal sector, problems facing the informal sector and suggested key public interventions and policy reforms that could be considered to make informal businesses more visible hence facilitating the formalization process. The key main key highlights under the introductory part of the paper include among others the following:

Uganda in 2003 was ranked the most entrepreneurial country in the world amongst the GEM countries with a TEA index (29.2) signifying that 29 out of 100 Ugandans – almost every third Ugandan is engaged in some kind of entrepreneurial activity. This index was extraordinarily high in both men and women.

Regional differences in rates of entrepreneurial activity within the country are explained with the Eastern districts showing spectacularly high rates of activity, whilst the Western districts reveal low levels (GEM Report, 2003). The report further asserts that these high rates in the East are unexpectedly higher than those in the Southern and Central districts dominated by Kampala.

The informal sector; its definition and the characteristics (ownership, no registration and number of employees) are elaborated in relation to entrepreneurial innovation and creativity.

The importance of entrepreneurship relating to economic development and growth, promotion of productivity, competition, innovation and creativity, new technologies and those that address societal interest are noted. The traits of an entrepreneur that range

¹ The views in this paper are the authors and do not necessarily represent those of the International Law Institute Uganda African Centre for Legal Excellence.

from an unusual creativeness, risk taking and a strong need for achievement are well expounded in the paper.

The factors and conditions relating to the environment for entrepreneurship in the country have been identified and explained and these include: entrepreneurial framework conditions, access to finance, facilitating entry and exit and government policy in form of support programmes.

The paper further highlights the generic challenges/barriers of establishing business in the informal sector in general within Uganda and more so the specific problems faced by women and indigenous people in the informal sector based on the Nakawa Market study. Solutions to the aforementioned problems and challenges are suggested.

Details of key public interventions and policy reforms that need to be orchestrated into the informal sector during the transformation process to a formal sector are exhaustively discussed. Key issues relating to gender equality, legal empowerment, access to credit, R & D and institutional reforms are articulately investigated, explained and elaborated.

In conclusion therefore, despite the positive strides taken by the Government of Uganda towards encouraging entrepreneurship this has not gone far enough to sufficiently target the needs of the poor (including women and youth) and thus handicapping their entrepreneurial conditions this therefore calls for a stringent and coherent approach that will recognized their needs both in the rural and urban areas if formal businesses are to thrive.

1.0 INTRODUCTION

1.1 Entrepreneurship in Uganda

Uganda is a country whose education system still produces skilled and semi-skilled labour, which is oriented towards entry into white-collar employment, academia and the civil service, where it is thought that a sustainable livelihood can be sustained.

The characteristics of entrepreneurship in Uganda is as follows:

1. Entrepreneurship is not championed in the traditional educational system, and it is just recently that it was introduced in the curriculum of institutions of higher learning.
2. The few individuals who have succeeded as entrepreneurs only started business because they had dropped out of school and had no other employment options.
3. Most of the businesses are family-owned and/or are operated as sole proprietorships. The start up capital is either from personal savings, borrowed from family friends, or other informal sources. Many who start businesses do not generally innovate but duplicate existing trends – therefore differentiation in the market is quite uncommon.
4. Research has shown that in Uganda there is no clear definition of an entrepreneur. People try to start all sorts of businesses and when they succeed they are referred to as entrepreneurs.

The Uganda 2003 GEM National Report looked at the informal sector as one involved in entrepreneurial activities, which contributes to high levels of employment both in urban and rural settings.

The report further observed that in 2003 Uganda was the most entrepreneurial country in the world. Uganda had the highest Total Entrepreneurial Activity (TEA) Index (29.2) among all GEM countries, signifying that 29 out of 100 Ugandans – almost every third Ugandan is

engaged in some kind of entrepreneurial activity. The index is extraordinarily high in both men and women. Entrepreneurship in Uganda is inspired by both “necessity” and “opportunity”. Unfortunately, the same report noted that the national failure rates were also quite high.

In Uganda, the informal business dominates the private sector. Many of the businesses (approximately 97%) are not registered and 80% of the citizenry are employed in the sector. There is a dominance of family labor in this sector. Since most of the informal businesses are unregistered, they do not contribute to taxable revenue, with the small formal sector in Uganda contributing more to government revenue.

Household ownership is common in rural areas where families own most of the business (co-ownership between man and wife). Most petty trade activities like liquor selling, roadside trade, and tailoring are typically viewed as a woman’s activity. Based on the Nakawa Market research, it was noted that sole proprietorship model was common among men, youth, widows and single mothers.

1.2 Definition of Entrepreneurship

The definition of entrepreneurship has proved controversial. Not only do different people have divergent views of what entrepreneurship is, but also the same individuals may use different definitions when researching entrepreneurship in different economic and social contexts. Some scholars have defined entrepreneurship as follows:

Schumpeter (1934) who popularized the concept defined it in terms of a person’s ability to be innovative, in terms of goods and services produced, methods of production, markets, sources of supply and industrial reorganization. Schumpeter added that entrepreneurship is essentially a creative activity.

Hisrich (1990) described entrepreneurship as behaviour that includes demonstrating initiatives and creative thinking as well as organizing social and economic mechanisms to turn resources and situations into practice, thus accepting risk and failure.

Finally, Drucker (1993) defines entrepreneurship as behaviour in which one always searches for change, responds to it and exploits it as an opportunity. He further defines it as the ability to increase the value and satisfaction obtained from resources by consumers.

From the above definitions entrepreneurship covers an individual's motivation and capacity independently or within an organization to identify an opportunity and to pursue it in order to produce new value or economic success. Unfortunately, that full potential cannot be unlocked in Uganda for various reasons discussed in this paper.

1.3 Entrepreneurial innovation and creativity in the Informal Sector.

The informal sector in Uganda is referred to as 'the peoples' economy', the second economy or the parallel economy or as in Kenya, 'Jua Kali' meaning 'the burning sun'.

The informal sector (Jua Kali) is defined by ILO (1970) as an illicit or illegal activity operating outside the formal sector for the purpose of evading taxes and regulatory burden, for example micro businesses and informal saving groups of women (Nigina).

From the available literature, the informal sector is as follows:

- i) Ownership is at the household level and is mostly unregistered enterprises, with almost non-existent record keeping, no kept record of accounts;
- ii) Most enterprises are not registered under specific forms of national legislation (commercial acts, social security, and professional bodies).
- iii) The number of employees is small and not paying relevant taxes or statutory social security contributions.

As a business this sector generally employs no more than 5-10 persons including owner and family members, with a start up capital of less than \$100 and very rarely up to \$5,000. (UN Office of Special Coordinator for Africa, 1996).

In 1991 informal employment in Africa accounted for 25% of the total African labor force and 65% of the urban labor force (UN 1996:14). The total number employed in the informal sector has more than doubled in the last decade, and the sector stands out as the most important contributor of labour to Africa's markets in the 1990s. The ILO Jobs and Skills Programme in Africa (JASPA) claim that in addition to contributing more than 40% of GDP, this sector will provide 6 or 7 every 10 new jobs on the continent (1993).

1.4 Improving entrepreneurial framework conditions.

Policy makers face the question of how to create framework conditions favourable to entrepreneurial activities and how to ensure that entrepreneurial skills are allocated to activities adding to the social product.

The economic, institutional or cultural framework conditions all affect entrepreneurial activities. There have to be sound structural policies to support entrepreneurship activity.

A recent OECD study distinguishes between economic fundamentals (macro economic stability, labor markets, local infrastructure, tax levels etc), which influence economic activity and policy issues that directly affect entrepreneurship. The study identifies three policy domains, which are significant to entrepreneurship: - Access to finance, facilitation of entry and exit, and government support schemes chiefly for business development services. The OECD framework for fostering firm creation and entrepreneurship can be a basis for designing a similar framework for developing countries.

In relation to Uganda, these are examined in more detail below.

1.4.1 Increasing Access to Finance.

The Ugandan government through the Ministry of Finance Planning and Economic Development (MOFPED), as well as the Bank of Uganda has put in place a regulatory framework for micro finance institutions (MFIs) to provide needed credit to small entrepreneurs. MFIs have been quite successful in making credit available to micro business, as well as those that are typically underprivileged in society, such as women.

Small innovative firms cannot access venture capital because they are not registered and do not have tangible assets acceptable to banks. Also, there is great uncertainty in their operating environments.

1.4.2 Facilitating Entry and Exit.

Entrepreneurial framework conditions are shaped by the regulatory and administrative environments that exist. Administrative procedures and regulations govern the manner in which companies are created, and compliance with administrative and regulatory requirements constitutes an on going cost of doing business.

In Uganda many individuals remain in the informal sector to avoid administrative burdens. Government should address and consider streamlining administrative requirements and coordinate the registration of businesses by reducing bureaucracies with a view to

increasing the attraction of the formal sector to those currently operating in the informal sector.

1.4.3 Government Support Programmes.

Government schemes support and complement other policies to create an environment conducive to entrepreneurial activities (OECD 1998:24). The support programmes are a significant policy tool for addressing specific issues that constitute direct barriers to entrepreneurial behaviour and for improving skills formation e.g. programmes that focus on business needs of disadvantaged groups like women, youth and people with disabilities in the informal sector. Supporting the participation of disadvantaged enterprises and groups in entrepreneurship is crucial for opening up economic resources and entrepreneurial potential critical to long-term economic prosperity (Reynolds et al .2000: 43-44).

To have an impact, government support programmes should be well designed and well targeted. For example for the government empowerment programme 'bonabagagawale' (prosperity for all) to succeed and have an impact on poverty, it needs to be well designed and administered. To have well-targeted and designed programmes, there has to be constant evaluation and revision of existing programmes and sharing of experience on best practices among the local organizations, countries and regions.

Government can also promote entrepreneurship through information programmes, introductions of individuals to existing economic incentives for entrepreneurial activities and motivation to take advantage of them. An advantage of information programmes is that they are not expensive and do not interfere with market incentives.

These are just some of the examples Uganda could draw to maximize the economic potential of its citizenry.

2.0 CHALLENGES/BARRIERS OF ESTABLISHING BUSINESS IN THE INFORMAL SECTOR

2.1 Lack of information

An entrepreneur requires adequate information about the business before venturing into starting one. This information is vital to decision-making that can help business to succeed. Entrepreneurs in Uganda are faced with this challenge because sources of information, different support services, the process of registering business, and the various types of

taxes, laws related to the business and their applications, and laws on contracts in business are not known to them.

This knowledge enables entrepreneurs to utilize sources of business information and business support organs, fulfill various requirements expected of them and their business, register and license their businesses and undertake contracts in business.

2.2 Ownership challenge

Entrepreneurs in the informal sector generally prefer the sole proprietorship, because they are easy to manage, require less capital, no registration procedures required and decision making is rapid. Unfortunately, there can be a lack of continuity in case of death and undercapitalization.

2.3 Business registration challenges

Business registration remains a challenge in Uganda and is the major reason people prefer the informal sector. Most of respondents to an informal survey responded that it was costly and tedious to register a business in Uganda. Presently information on legal requirements of a business like registration procedures, obtaining business licenses, taxation among others can be obtained from government regulatory bodies like the registrar of companies, business names, town clerks, local administrative offices at districts and trade development offices, but the process is cumbersome to the rural and urban poor. The process is also unnecessarily time consuming, and costly for those already financially burdened. Coupled with the perennial problem of corruption the obstacles to starting a business are quite formidable.

2.4 Trade liberalization challenges

Due to large numbers operating in the informal sector, there are a number of competition issues that arise – key amongst them, the struggle to stay in business in a market where there is very little product differentiation – and the lack of access to finance to improve ones competitiveness. The entrepreneurs in the informal sector cannot take advantage of market opportunities because of the short-term outlook, lack of business plans and failure to separate business activities from personal ones. This has led to market congestion and low product demand.

2.5 Other challenges

Affecting the already established businesses in the informal sector based on the Nakawa market study include the following:

2.5.1 Educational challenges

Many of the respondents in the market had either finished the primary level or dropped out of school at secondary level. This affected their businesses due to poor decision-making and record keeping.

2.5.2 Marketing challenges

Many people in the Nakawa market had joined the market but were closing their businesses due to the aforementioned competition driven by an undifferentiated product offering, lack of marketing skills and unethical service.

2.5.3 Socio- cultural challenges

These mainly affected women in the informal sector because they were found to have hardships in negotiating deals – credit facilities in terms of loans, suppliers even rental charges (Kaheeru B.A, 2005).

2.5.4 Institutional challenges

For example critical decisions such as ground rents and rates were fixed by city or other government agencies without adequate stakeholder involvement or consultation. This state of affairs was exacerbated by traders' lack of knowledge about their rights (Kaheeru B.A, 2005).

2.5.5 Management challenges

Many in the market did not have established management skills. Planning was more or less driven by responses to crisis, and the market generally characterized by no formal business principles.

2.6 Other problems facing the informal sector

- Informality of the informal sector: Since the businesses are not legal entities, they cannot enter formal binding contracts to supply services.
- Lack of specialization: Leading to the differentiation problem referred to earlier.
- Location of these businesses is another problem. Many of them are located in marginalized areas such as slums, poorly drained areas and open spaces.
- Insufficient technical services: to the poor in rural services.

- Reliance on nature: which affects supplies and hence demand leading to price fluctuations

2.7 The solutions to the above challenges/problems are highlighted as below:

- Sensitization: Sensitizing the public especially at the grassroots on the advantages of starting a decent business.
- Information dissemination: The government should make available (easy access) of business information right from the grass roots. Information should be on areas of operations such as market, suppliers of raw materials, financial services, labour, quality requirements, taxes, registration and licensing.
- Business Support: Business support organizations like the Uganda National Chamber of Commerce and Industry, district private sector development and promotion centres for all types of business support services, information for micro and small enterprises should be strengthened to provide services to the marginalized groups and the poor who dominate the informal sector.
- Accessible utilities: Government should provide accessible utility services (power and water) support to individuals in the informal sector.
- Education on a savings culture: Individuals in the informal sector could be encouraged to develop a saving culture by forming small saving groups which would in turn help in accessing finance and credit from commercial banks and microfinance institutions. The saving and credit groups would also train the members' business skills and loan management.
- Simplified Registration Processes: There is need to simplify the registration procedures of businesses. Reducing the bureaucracies is essential in encouraging the informal sector to change to the formal sector and one way of doing this is by decentralizing the registration process.
- Direct Involvement: There is a need for direct involvement of the poor (including youth and women) in the reform process for instance incorporating them as key stakeholders in economic surveys that could be carried out.

3.0 PUBLIC INTERVENTIONS AND POLICY REFORMS

The poor can directly get involved in the reform process by participating in all types of reforms, such as legal, economic, political and socio-cultural aspects.

Economic reforms should involve the poor in all areas. In Uganda, a national survey of informal activities could be conducted with a view to implementing various needed reforms. This can culminate into an accounting of needs and problems of the various regions with a view to establishing viable economic activities per region. To enable maximum benefit this would include participation of the potential beneficiaries in that region.

Economic clusters of each group may be a vehicle of promoting marketing of outputs.

Savings and Credit Cooperative Associations (SACCO's) might be a vehicle to encourage saving and credit. The SACCO's are a viable tool in accessing finance by the poor.

The education system in Uganda should focus on entrepreneurship and embrace it in its curriculum right from primary levels.

The poor should be provided with information concerning business in different local languages and the forms of registration should be simplified. Bureaucracies and red tape in the registration processes should be reduced or completely eliminated.

Leadership in relevant government institutions should be trained in good governance to reduce corruption and improve accountability and transparency, and to increase public confidence in government could encourage and protect whistle blowing.

Gender equality in terms of service provision (training, credit) must be encouraged. Training programmes and extension services should be tailor made to suit the various gender needs e.g. a deliberate policy by service providers to balance gender/affirmative action.

The specific needs of marginalized groups (women and youth) in rural and urban areas should be identified and approaches tailored to suit the various economic activities.

3.1 Additional Reforms and Recommendations

Specific policy reforms to address the problem of lack of access to credit

- Encourage credit and saving schemes owned by the people. The SACCO's should be detached from political orchestration for them to be sustained.
- Formalize the need for innovative saving schemes like the 'Nigina' women groups and regulate their activities.

- Credit guarantee schemes that place emphasis on lending but backed by the viability of the underlying business transaction.
- Education and training of people to encourage saving and investment.
- Explore 'cluster financing schemes' which give farmers and traders stable and lucrative markets. An example of the cluster-financing scheme is the Kapchorwa Commercial Farmers Association. Farmers have formed a legal entity under the support of Enterprise Uganda. The group has been able to access commercial loans, which have improved their business. These should be at a national level because of the advantages the scheme has got: ready market, legal entity, easy access to finance, structured management and leadership, business development support services and availability of business development schemes.

Research and development

- Research and development aimed at solving natural calamities, reducing competition, improving and increasing markets and appropriate technology.
- Training in entrepreneurship skills right from the grassroots.
- Infrastructural development: road networks, communication networks, social services etc.
- Extension services can bridge the gap of lack of information and business skills.
- Provision of storage facilities to market vendors to safeguard their stock against thefts, floods, rodents etc.

Institutional reforms

- Institutional reforms should start by strengthening the institutions involved in provision of finance, leadership and management. Institutional reforms should address informality and bribery plus accessibility of these services.
- There should be legal empowerment where the poor have legal protection, have access to a justice system and know their property rights. There should be a formal way to document properties of the poor through recognized tools like deeds and contracts, laws and legal procedures that guarantee rights should be enforced and designed to work for the poor.

Legal empowerment

This can be achieved by having:

- Working groups bring expert knowledge together in areas like rule of law and access to justice, property rights, labour rights, entrepreneurship and legal business organizations, roadmaps for implementation of reforms. These five

groups collaborate with international and civil society organizations, donor agencies and countries that have implemented reforms, analyzing lessons learnt from the past projects and participating in on going development initiatives.

- National and regional consultants who involve local stakeholders ranging from high-level policy makers to representatives of the poor. This process places legal empowerment in local realities and contributes to recommendations that reflect diverse cultural, social, economic and political environments.
- There should be a formal policy document with input from the poor on the five intervention areas. This removes ad hoc government interventions, duplication of efforts and will attract donor support and finally become a basis for sustainability.

3.2 The way forward

A coordinated approach to entrepreneurship policy is necessary because of its horizontal nature of involving people in all walks of life. Policy should embrace all the influential elements within the relevant policy areas to allow action in a mutually reinforcing way. Within public authorities, coordinating services can forge links between different departments, regions or local authorities to identify priorities and ensure a coherent approach.

The Uganda Investment Authority, the Uganda Manufacturers Association, Enterprise Uganda, UWEAL, the Private Sector Foundation Uganda, USSIA, etc, all should be coordinated and work together.

Benchmarking among entrepreneurs is vital to promoting entrepreneurship. While identifying priorities or implementing policy, a country or region should take its specific context into account because it affects policy. Common guidelines should be adapted to national or regional circumstances.

In essence, to have an entrepreneurial society, which is formal, action must be directed to three areas, which include:

- a) Bringing down barriers to business growth and development
- b) Balancing the risks and rewards of entrepreneurship
- c) Building a society that values entrepreneurship.

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