

Working Paper

**Employers' organizations and the promotion of
small and medium-sized enterprises**

Practical experiences from seven countries

**International Labour Office
Geneva**

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Foreword

There is an increasing recognition of the important role small and medium-sized enterprises (SMEs) play in creating jobs and promoting economic growth. Small enterprises account for the vast majority of new jobs in all countries.

Fostering the creation and competitiveness of SMEs in a globalized economy requires concerted and sustainable action on at least two fronts:

- **Policies.** The establishment of a supportive business environment in terms of stable political and macro policy, which allow the entrepreneurs to make investment decisions with a reasonable degree of confidence. Another critical requirement is the absence of excessive financial, administrative and regulatory burdens on the SMEs.
- **Services.** Easy access by the SME to a range of practical and efficient business development services.

While traditional efforts to promote SMEs have relied primarily on government-led initiatives, including the establishment of government-sponsored SME support services, experiences in recent years have seen an increasing recognition that the most effective ways to support the sector is through a range of private sector-based initiatives.

This trend is clearly reflected in the International Labour Organization's (ILO) Job Creation in Small and Medium-Sized Enterprises Recommendation, 1998 (No. 189), which seeks to promote the direct involvement of employers' organizations as active partners in fostering the creation and development of SMEs. The instrument foresees a specific role for employers' organizations in fields such as articulating to governments the concerns of SMEs and providing either directly or indirectly support services in such areas as training, consultancy, easier access to credit, marketing, advice on industrial relations and promoting linkages with larger enterprises.

Employers' organizations are uniquely positioned to support the emergence and development of SMEs since they are already part of private sector networks at the national level, understand enterprise culture and needs, and are in most countries a long-standing, credible institution with privileged access to policy-makers and other social partners.

The ILO and the International Organisation of Employers (IOE) have jointly studied seven employers' organizations practices with regard to advocating for, and providing services to SMEs. The study was carried out by Tim Dyce in March and April 2004, and this report is a summary of his findings.

Despite these very positive and promising examples of involvement in various aspects of SME promotion by employers' organizations found in this study, such practices are still rather limited, particularly in developing and transitional economies. Often the vision and strategic plans of employers' organizations are not fully developed or they are not clearly oriented towards the needs of smaller enterprise members. The lack of institutional capacities to run commercially sustainable services and to undertake research activities for advocacy purposes can also be a major constraint. The reality is, as this study clearly demonstrates, in a number of developing countries, a significant number of SMEs are not members of national employers' organizations. However, there is no doubt that a major growth potential for employers' organizations can be through attracting larger numbers of SME members, if done in a strategic and sustainable manner.

Recognizing the importance of the SME sector, employers' organizations are faced with a number of strategic choices as to how to support the development of this sector. The

choice is not simply which service to provide but rather what role an employer organization can adopt given their current circumstances and the environment in which SMEs operate. One of the ILO's roles is to assist employers' organizations with regard to developing its core roles of representation, advocacy and service provision.

Concrete benefits from such a process are obvious: employers' organizations can gain from the increased affiliation and representativity, while small and medium-sized enterprises can improve their access to services and policy-making networks.

A number of important and positive messages have emerged from this study, with perhaps the key messages being that national employers' organizations can play a significant role in the development of the SME sector. However, there is considerable need and opportunity to expand these efforts. To this end, the International Organisation of Employers (IOE), and the ILO's Bureau for Employers' Activities (ACT/EMP) and Job Creation and Enterprise Development Department (EMP/ENT) have intensified their collaboration with a view to providing improved guidance and support to national employers' organizations in respect to SME promotion, a key component of which will be a SME developmental tool-kit for employers' organizations, which will be available in 2005.

September 2004.

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1. Introduction

The primary focus of this report is on the key role which employers' organizations can, and in some cases already, play in supporting small and medium-sized enterprises (SMEs) in terms of: (i) advocating for a supportive policy environment for the sector; and (ii) providing demand-led, sustainable support services to SMEs.

The term SME is itself a broad concept, with traditional definitions covering enterprises with any number of employees ranging from one to 250. In this document when we talk of SMEs, we are principally talking of enterprises with not more than 50 employees and often less. It must be remembered that a small enterprise in a more developed country will probably be seen as a medium-sized enterprise in a less developed country.

The report presents examples of current practices in terms of involvement by employers' organizations in SME promotion as a basis for developing a set of guidelines for how this can be achieved effectively, particularly in the context of developing and transitional economies.

The countries chosen for this study were:

- In Asia: the Philippines and Singapore.
- In Africa: Ghana, Senegal and Mauritania.
- In Europe: Ireland and Croatia.

2. Employers' organizations and SMEs

It must be recognized that many employer organizations do not see themselves as "representing small enterprises". They see themselves as "representing their *members*" (who are "employers"). This is not just a semantic question as it goes to the heart of an employers' organization's sustainable outreach to SMEs. This is because employers' organizations may agree to participate in government- or international agency-funded programmes for SMEs for a number of reasons: because it is good for their image, because a strong and popular leader wants to follow this policy, because even temporary funding from an international agency will permit the hiring of more staff and the building of infrastructure. However, unless all or most of the existing members, particularly those paying the higher subscriptions, see the SME programmes as part of the fundamental mission of the organization, it will not last. Members may feel they are entitled to see themselves as employers first and members of an enterprise size band or even an industry grouping second. This is reinforced by the fact that many of the services that employers' organizations provide for their small enterprise members are the same as those provided for their larger enterprise members.

However, generally, SMEs have different needs often because they face different obstacles to those experienced by large enterprises. This means that either new products and services need to be developed specifically for smaller enterprises, or the general products and services need to be packaged, marketed, delivered, and priced in ways suitable for SMEs. The general consensus seems to be that where small enterprises are markedly different in size from larger ones, the services given to small enterprises are more labour intensive and often more costly than those given to larger enterprises. Often the employers' organization must make up some of the deficit of management resources

existing in a small enterprise, whereas the larger enterprises are more autonomous as they can afford extra management personnel or in-house expertise (as in product research or HRD).

The problem for the SMEs is that they often do not have the critical mass of human and other resources to locate markets, develop product design, access finance, and maximize productivity. This is where the employers' organization can make its contribution to small and medium enterprises. Through a diversity of means, it builds into the enterprise or hires out the additional capacity. The Irish Business and Employers' Confederation's view is that its Human Resource Division "becomes" the SMEs HRD Department.

2.1. SMEs in the informal economy

The majority of employers' organizations saw the informal sector as unfair competition, though there was some ambivalence in expressing this, perhaps because the informal sector finds favour with many international agencies and because in some countries the reality is that the informal sector is what puts most food on most tables.

Most saw the key role for the employers' organization (EO) as assisting the migration of informal enterprises into the formal sector, though this was not always seen as a high priority. The EO has definitely a valuable role to use its influence to remove regulatory obstacles to SME development, which seem most pronounced in transition economies, and most entrenched as bases for bribery and similar corruption in developing countries.

3. Examples of SME support

A collection of examples of how employers' organizations support SMEs is presented in this section under two separate headings: services and advocacy.

3.1. Services

The services in which practices were identified include: industrial relations, business surveys, information, training, counselling, networking, and access to credit.

3.1.1. Industrial relations

In Ireland, small enterprises can join either the Small Firms Association (SFA) or the main employer body the Irish Business and Employers' Confederation (IBEC) – of which SFA is a part.

The SFA offers a high-quality, low-subscription service built around helping the entrepreneurs to help themselves in observing industrial law and employee management best practice. The SFA gives information and assistance to employers but stops short of providing expert personnel to represent them before a tribunal.

IBEC goes on to the next stage and provides experts to represent its members before various industrial relations institutions. IBEC is licensed to represent its members before the Employment Appeals Tribunal and also represents them in the Labour Court. It also has a personalized human resource advice service: each member has access to a nominated staff person (or back-up person in the case of urgent advice), who can provide extensive "hand-holding" during a crisis, or longer-term advice to improve management procedures within the workplace. IBEC membership carries with it a higher subscription to reflect the

cost of providing this service. There are two or three staff in each district office and 18 in its central office each of which looks after 150 companies. Notes are kept on all calls, providing constant feedback on the patterns of problems being experienced by members. The staff team meets regularly to review these problems and monitor the advice being given. This identifies priorities for training or for information bulletins, as well as for lobbying to improve regulations or develop government policy. One company was able to reduce staff turnover of 39 per cent to one of 11 per cent over five years, as well as bringing down the absenteeism rate, after IBEC introduced a communication skills training programme. IBEC runs breakfast briefings for company managers on communication skills and other current human resource issues such as managing an ethnically diverse workforce or calculating performance-related pay and conditions.

3.1.2. Business surveys

The Employers' Confederation of the Philippines (ECOP) using ILO technical support and funding, conducted a survey in 2003 of 1,000 SMEs in eight regions. The report: "Perspectives Experiences and Expectations of Filipino Entrepreneurs" was published in 2003. It identified the types of support services that SMEs wanted from business organizations, government agencies and other business development services providers, and identified ECOP's role in assisting this. These findings were presented to President Gloria Macapagal-Arroyo as part of the Philippines Business Road Map.

The Irish Business and Employers' Confederation carries out major surveys annually on pay and conditions, and employee relations. These cover all enterprises but are segmented into size bands so that SMEs have benchmark information appropriate for their size of business. Other surveys (e.g. the costs of public utilities) are broken down and analysed to see which factors affect SMEs. IBEC's economics section carries out studies of economic trends and business indicators. The impact of these is usually segmented according to business size and is available to SME members of both IBEC and the SFA. A recent survey (2004) was carried out into the impact of crime on small businesses.

3.1.3. Information

The National Employers' Organization of Senegal (CNP) has a regular radio programme, provides television programmes, a magazine, runs a web site and produces interactive CD-ROMs.

In Singapore, SME members of the Singapore National Employers' Federation (SNEF) can access information on business start-up, regulations, human resource and industrial relations, through direct dial-up by phone or email.

In Ireland, the SFA has produced a number of publications usually with the assistance of government offices (thus keeping the costs down for their members):

- "How to Get Paid on Time" (an important subject for SMEs with limited cash flow flexibility), produced with assistance from the Department of Enterprise Trade and Employment and European Commission.
- The "A-Z Pocket Guide to Health and Safety", produced with the European Social Fund and the office of the (Irish) National Development Plan.

Other SFA information services include: a web site, briefing sessions throughout the country, publications including: guides for most employee management issues, a directory of finance assistance schemes available to small businesses and a directory of discount schemes for members.

3.1.4. Training

The Croatian Employers' Association (CEA) started the PUMA Programme for Managers in 1996. The CEA was founded in 1993 after the change from the communist system. It had an urgent need to teach business skills to its members in the peculiar conditions of a post-communist regime (and during the beginnings of the wars in the break-up of former Yugoslavia). The courses needed to address attitude change, practical business skills and be packaged in formats that were cost accessible to members facing cash flow difficulties. The CEA was able to employ an experienced educationist who created the CEA Business Education Department before leaving to found his own training company. The PUMA programme for managers is run by the CEA through short courses in one- or two-day seminars, at both basic and advanced levels.

More recently the CEA has begun HRD Managers' Courses. These are run in six day-cycles on the CEA premises in the capital, Zagreb, and in four other towns. The course content is created in a more fluid manner, the CEA training manager researching with members the subjects that are of most urgent importance to them, and then recruiting the appropriate speakers.

For medium and larger enterprises the CEA organizes technical training seminars for the employees of an individual firm on-site and for numbers of small enterprises at the CEA offices.

The CEA is proactive in training: developing new programmes based on an analysis of member's business problems and checking with the major business schools to see what they are offering. In 2004 programmes have been developed in communication skills and business intelligence, and will shortly start education for higher levels of management, as well as increasing the numbers of towns in which seminars are held. Currently 40 different consultants are used: some are certified trainers; others are experienced managers of their own businesses. Over 1,000 course participants were trained in 2003 and there are usually two seminars a week in Zagreb. CEA favours smaller learning groups of between ten and 20 participants. Once a year, there is major seminar with 200 attendees. This combines government and CEA speakers to give updates on labour law issues.

The Employers' Confederation of the Philippines (ECOP) has made use of the ISTIV Productivity Awareness Program run by the National Wages and Productivity Commission of the Philippine Department of Labor and Employment. It is a skills and attitude training programme for productivity especially designed for SMEs. It focuses on five ideal attributes of a productive worker, namely,; industrious, systematic, time-conscious, innovative, and giving value for work.

ECOP has taken this further and adapted it into a Big Enterprise/Small Enterprise Productivity Improvement Program: BESE-PIP (originally called the "Big Brother/Small Brother Programme"). In creating this programme a special committee of the ECOP Board, the Productivity and Competitiveness Committee, was aware of problems in earlier attempts to create twinning programmes between large and smaller enterprises (particularly where the small enterprises are – or want to become – suppliers to the larger enterprises) and has given more focus on post-training support to the SMEs and helping them maintain consistency of productivity through follow-up, monitoring, workplace and system design, and retraining.

The Big Enterprise/Small Enterprise Programme is described by ECOP as:

A productivity-based supplier-partner program designed to develop and maintain a long term profitable working relationship to bring customers and suppliers close together to recognize and draw from each other's areas of strength, and build manufacturing techniques

based on human capital". It is "designed to eliminate adversarial relationships where big corporations leverage their way to success by negotiating their small suppliers and subcontractors into submission and look beyond the short-term price objective of cutting costs and eliminating jobs.

While the trust generated by the BESE-PIP can bring about a smooth transition into the next generation of products and services to create a collective enterprise advantage for many companies, it is basically seen as a stand alone program to upgrade the productivity and value-adding capacities of small and medium enterprises.

Initially three industries: processed food, furniture making and automotive parts and components, have been chosen, each in a different region of the Philippines. Two large companies will act as the big enterprises in these regions. Small enterprises will be those that are already in supplier and subcontractor relationships with the big enterprises. The big enterprise provides some of its management as trainers who then work closely with National Workforce Productivity Commission (NWPC) consultants. The management of the small enterprise provides the trainees from among the targeted categories of employee. These attend the ISTIVE (productivity attitude) course for three months and in the second three months are taught plant layout and process flow. The management of the small enterprise undertakes to coordinate the implementation of improvements back in the workplace. In turn it is hoped that the small enterprises can eventually start productivity and production skills courses for the micro-enterprises who supply *them*.

ECOP has taken a number of other training initiatives:

- The ILO's *Improve Your Business (IYB)* programme has been extensively adapted to Philippine conditions and was completed in February 2004. Versions in the vernacular language are planned. Trainers have been trained and will conduct IYB training in different regions in collaboration with ECOP's partner industry associations.
- ECOP's members have borrowed from a partner organization, the Philippine Chamber of Commerce and Industry (PCCI), a *strategic planning package* known as the "Roadmap" which permits a business to identify its core mission and to clarify the strategies that must be adopted to implement the mission and objectives.
- ECOP has also developed a programme of *family planning advice* for the owners of SMEs in the considerably overpopulated Philippines.

3.1.5. Advice/counselling

The Employers' Confederation of Mauritania (CNPM), with assistance from the United Nations Development Programme (UNDP) and the ILO, established a *Small Enterprise Assistance Bureau*. While the main service of the individual federations (that make up the membership of the Confederation) is legal assistance to members when they have to appear before the Labour Court for mediation on matters of compliance with government regulations, it was seen as essential for the overall development of members and the growth of small enterprises that this advisory service be established.

The Bureau already runs a number of training programmes, notably CREE and GERME (the French versions of Start Your Business and Improve Your Business). However, in a local small business culture, which relies on person-to-person contact rather than on documentation for the dissemination of advice, it places emphasis on individual help. The Bureau has a director and staff of two (who are also CERME-SIYB master trainers). It provides information on ways of increasing business income, individual business start-up assistance, and advice on finance. The services of the Small Enterprise Assistance Bureau are supplied free to members and after the period of external aid

finished, the salaries of the staff have been funded from subscription income from the members of the Confederation.

3.1.6. Networking

The Croatian Employers' Association (CEA) with assistance from USAID has set up *international trade investment and technology services*. This globally oriented trade and technology network helps members find international links, through embassies or through employers' organizations in other countries. It helps members find overseas partners as suppliers, marketers, or venture capital investors. They also organize trade missions overseas, and welcome trade missions to Croatia.

Larger enterprises may already be working internationally themselves; but the CEA can strengthen and widen their networks through "economic diplomacy". Smaller enterprises lack the people, skills, and contacts to do this on their own even when they are in a line of business for which there is considerable export potential.

One small entrepreneur member of the CEA comes from a business family that had had its factory confiscated under the communist regime. He had been trained as a doctor. In partnership with his brother, he has set up a small company to develop a range of hygiene products. While he was confident he could compete with the old style "dinosaur" former public companies in Croatia, he knew he could not compete with the large international companies in this field except by having low costs and high quality. He needed a distribution partner in the United States but also, because local investors would not risk capital in Croatia's financial instability, he would need a US venture capital partner as well. Through GTN he was able to find one, access marketing information, and having his contractual arrangements vetted since he was unfamiliar with American contract law. It was the provision of this service that motivated him to join the CEA.

The Ghana Employers' Association has exploited the networking potential of its own members. One of its members, the Ghana Institute of Management and Public Administration, developed an occupational health and safety certificate course for GEA members; software companies who are members assist GEA's small entrepreneur members with technical requirements at lower than market prices. The GEA has also provided a payroll service to members.

The Senegal Confederation of Employers (CNP) has facilitated a suppliers' exchange (Bourse des fournisseurs) which helps enterprises to identify purchasers or suppliers of specific products. Through this exchange it is possible to set standards of quality, quantity and delivery. It can also be linked to the process of assisting informal sector enterprises to move into the formal sector.

3.1.7. Access to credit

The Singapore National Employers' Federation has the advantage of working with a government that has had a very hands-on role in small enterprise development. The Singapore Standards and Productivity Board had as one of its first programmes *Plan SME 21*, which SNEF helped produce.

An early part of the Plan SME 21 programme was to review all avenues of SME access to external sources of funds, looking at ways in which SMEs could generate more funds from within their businesses, and examine how SMEs could improve their credit rating so as to be more attractive to lenders and investors. There is already in existence (since 1976) a Local Enterprise Finance Scheme which has made 30,000 loans using

government funds to 9,500, SMEs being 10 per cent of all SMEs in Singapore. It has examined ways to extend the outreach of this scheme.

Recognizing the reluctance of mainstream banks to lend to SMEs, it has explored the reasons for this, including the inappropriateness of applying to small enterprises the credit evaluation mechanisms used for large enterprises.

The Hong Kong SME ban model was studied by SNEF. This involves more exact monitoring of client's cash flows rather than of their assets, which results in a better picture of the health of SMEs and prevents the bank from pulling the plug on what is a viable, if occasionally vulnerable, business. By supplying information about obstacles facing its members, the employers' federation has been a partner to the Government in an important process: supporting SMEs in their access to lending institutions which has led to supporting those institutions in understanding SMEs better, particularly those that have the potential to be good bank customers.

3.2. Advocacy

Key factors for the success of advocacy and representation activities by employers' organizations are:

- Accurate background research on issues, e.g. the Employers' Confederation of the Philippines survey of the SME sector, which allowed ECOP to present hard data about the state of SMEs and to lobby more effectively for improved support mechanisms.
- The ability to present material well to different target groups, remembering that such groups as politicians and journalists often have a limited attention span so a convincing message has to get across in as succinct form as possible.
- Positioning the organization in strategic partnerships with agencies that have influence where the employers' organization's own influence is limited.
- Building contacts for the long term so that the organization is seen as a useful, even essential, source of information, sound judgement, and influence within its own sector.
- Having good communicators available to liaise with all key target groups: bureaucrats, politicians, the media, other business groups, trade unions, NGOs and community leaders. Normally this is the job of the chairperson or Secretary-General but other key directors or senior staff may need to be used as links to particular interest groups.

The Irish Business and Employers' Confederation (IBEC) had already positioned itself as representing not only employers but also all business interests when it was formed in 1992 as an amalgamation of two earlier bodies. It has achieved representation on 19 significant policy bodies including the Business Law Council, the Competition Policy Council, the Business Strategy Group, the Environment Policy Committee, the Energy Policy Committee, and the Telecommunications Users Group. It is also represented on 70 national and 44 European and international bodies.

It sees its most successful work as the social partnership agreements, which are major macroeconomic policy agreements that bind the government, unions and employers for periods of three years. The aims of the 2003-05 agreements are to build, maintain and share economic development and prosperity in a fair and inclusive society. There are five

seats on the employers' delegation, which works on the social partnership agreements; one is for the Small Firms Association (SFA), two are for IBEC, one is for the Chambers of Commerce and one is for the construction industry.

The SFA, which operates autonomously from IBEC (though supported by it), has a high profile media role and lobbies government bodies on the needs of small enterprises. One of its useful tools is "*Backbencher*" a frequent information sheet for members of the National Assembly. It summarizes current SME issues in one clearly laid out page and achieves the purpose of educating the legislature so it is better prepared to assess the implications of legislation and policy on SMEs.

IBEC maintains a successful and continuous strategy of presenting itself and its issues to the media. All of IBEC's Executive Board i.e. the Director-General and the seven directors meet regularly with journalists. IBEC also has a press and publications unit with three staff and a consultant. In some situations (emergencies such as threatened strike action) means IBEC has to be ready with a thought-out and researched view to present to the media, for example recently over the issue of minimum wages in which the SFA also publicly backed IBEC.

The SFA also operates a high media profile and gains effective publicity. It organizes "business road shows" which visit regional towns and have a big impact on local radio and newspapers. The SFA has built its annual lunch into a major event attracting 1,000 attendees and the Prime Minister as the keynote speaker.

Within its own organization, the Senegal National Confederation of Employers (CNP) maintains five permanent commissions: on social issues, customs, tax, economy and finance, communication and external relations. Each commission carries out a watchdog role on the corresponding divisions of Government and promotes the relevant issues affecting its members.

The CNP is accepted as a major agency and is represented on a wide range of government, semi-government and private sector bodies, including trade, social security, technical and higher training, retirement and pensions, tax, customs, labour laws, education and training, and environmental hazard protection.

The National Employers' Confederation of Mauritania (CNPM) is represented on a wide range of government bodies, one of which is the Private Sector and State Consultative Forum (the Concertation Etat/Secteur Privé) which meets regularly to discuss private sector issues. Besides CNPM it includes the Chamber of Commerce, two other representatives of civil society, and the Minister or Permanent Secretary of the Ministry of Economic Affairs and Development. Through these channels the CNPM promoted to the Government in the year 2000 the idea of a project "*A Thousand Jobs for Youth*" ("*Emplois Mille Jeunes*") which provided salaries for 1,000 (1,400 by the end of the project) young graduates to carry out a job for two years (at the end of which they would be either laid off or hired). The CNPM recruited the young graduates, located the businesses and matched the two.

The Singapore National Employers' Federation (SNEF) sits on a number of committees through which it can ensure that the Government understands the needs of SMEs. SNEF itself may set up a committee to look at an issue and send a report to the relevant agency. On the small business panel, SNEF and various SME representatives review all legislation, which affects SMEs ranging from roadside parking to choice of products and licensing procedures. There is a standing committee of SNEF to provide input to this panel, which uses feedback from members, about ten of whom write in each month directly or to the web site. SMEs has submitted several thousand recommendations over time of which it estimates 80 per cent have been approved.

4. Success factors

Employers' organizations can play an important role in the development of SMEs in their country. How broad this role is and to what extent it is shared with other agencies differs from country to country. The conditions for short- and long-term success (i.e. sustainability) are both internal and external to the organization.

4.1. Internal factors

4.1.1. Strategy

It is clear that support for SMEs requires the organization to see it as a central objective for its work in the short, medium and long term for specific purposes. It cannot be adopted as an afterthought or as a cosmetic add-on. It will need a plan, which should not be just a wish list dependent on donor funds. It requires a number of options to be considered and a fall-back plan if some of these do not work out.

4.1.2. Structure of management

The responsibility for SME development needs to be built into the staffing structure. An initial step is to create a focal point. Later, utilizing programmes such as SIYB may require a dedicated staff member. Eventually the SME function should be a profit centre where internal (and external) subsidies, if these exist, are transparent and the costing of them fits within a business plan. Ultimately, the employers' organization needs to sell its services to each level of enterprise and to strike levies that all parties see as fair.

4.1.3. Structure of representation

Within the organization, small entrepreneurs need to feel their interests are considered while larger enterprises need to understand the value of their organization being involved with SME issues. Successful employers' organizations have used their constitution and other tools to structure the participation in a way that is equitable and efficient. These arrangements range from a sensitive system of voting, representation on the councils and committees of the employers' organization and the fair tiering of subscriptions. To be represented explicitly as being SMEs, to have a seat alongside the larger enterprises so that both learn from each other, to see their own expertise in understanding the particular needs of SMEs recognized, all increases trust and helps show other SMEs the value of joining the employers' organization.

Choices regarding structure

This crucial area of structuring representation was handled differently by each association in the survey and reflected a range of choices that employers' organizations face according to the composition of their membership, the political culture of their country, and the presence of other competing or complementary agencies. They include:

- making no distinction between SMEs and other members and providing the same services to all members (Singapore);
- making no structural distinction between SMEs and other members but providing special services for SME members (Philippines);

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- making no distinction between SMEs and other members but structuring the employers' organization as a confederation, so that members join their sector federation which, depending on the sector, may have wholly SME membership (Mauritania);
 - structuring the employers' organization as a confederation and structuring an SME federation as one of the constituent federations, but excluding informal SMEs from membership (Senegal); or structuring one of the constituent federations (the Association of Small-Scale Industries) as also representing the informal sector (Ghana). Structuring a women entrepreneur federation allows a further choice for women small entrepreneurs (Senegal);
 - structuring a separate organization for SMEs "within" the employers' organization, owned and paid for by the employers' organization, but with separate membership, staff, and profile. SME members choose between a full-service membership in the employers' organization and a "no frills" membership for a third of the price. The key difference is the individual HR/IR advisory service provided in the full service (Ireland).

Constituent associations

In some countries, there is a successful emphasis on constituent associations. It is more refined and sophisticated in the francophone countries, which reflects the French tradition of institutional analysis and the "corporate State" approach to integrating institutions.

It is however particularly striking in Ghana where the groups created under socialist-style direction as part of a command economy of the post-independence regime are now being used as basis for self-help and representational industry groups. The Ghana Employers' Association has capitalized on this in developing its own internal structure of representation and delivery. Weight is given to the respective size and influence of each group through allocation of seats on the governing council.

In Singapore, the cultural/ethnic mix of the population led many entrepreneurs to identify with ethnic-based chambers of commerce. The Singapore National Employers' Federation has not sought to coordinate these divisions under its umbrella because it was seen to be more identified with unionized companies. Instead, it has cooperated with industry to seek an amalgamation of all these groupings in the new Singapore Business Federation (SBF). SNEF's skills are recognized in that it helped to set up the SBF and run the organization initially.

It should be remembered also that where a separate association of women entrepreneurs is affiliated to the employers' organization it is usually composed of SMEs and can be used by the organization as a source of expertise in SME issues.

4.1.4. Financing

Financing is core to sustainability. The problems of servicing SMEs sustainably are well known. SMEs often join an organization when they have a problem and leave after it is solved. They have limited means to pay for services, and the services themselves are often time- and labour-intensive for the organization to provide.

Successful employers' organizations realize that continuity of SME membership requires giving SMEs a stake in the organization. Unless they see that as small enterprises they are equal at the level of membership and equitable at the level of subscription and fee paying, they will see the organization as basically something owned by another group to

which they are permitted limited access. This is why steps are needed to give SMEs a sense of solidarity amongst themselves and with the organization as a whole. The structuring of SMEs into their own groupings helps this.

That said, employers' organizations have had to face – and most are still facing – the challenge of creating a culture of “user pays”, especially in developing societies where overseas aid or central government dependency have created an attitude that the less well off have the right to free services.

Successful employers' organizations have developed a number of strategies to deal with this problem.

- Clarity about the sustainability of individual services.
- A business aim, strategy, or plan to make services pay for themselves.
- Working through groups and SME organizations and having them carry much of the costs of communication and delivery.
- Using temporary donor assistance to develop a service to a level where it is seen as valuable to the organization to subsidize from other income.
- Having a commitment to higher quality than other comparable courses which may be subsidized by donors (and are therefore cheaper than those offered by the employers' organizations) but win on quality.
- Developing a sense of corporate social responsibility on the part of larger enterprise members and finding ways in which stronger small enterprises can be of commercial value to larger enterprises as reliable suppliers or retailers.
- Using innovative methods to leverage low-cost services through commercial sponsorships.
- Developing close working relationships with national and regional governments that are prepared to subsidize SME participation in their training programmes.

The Ghana Employers' Association clearly divides its services into those paid for by fees (training, consultancy, comparative salary surveys, restructuring, performance surveys, recruitment), and those paid for by dues (representation, advocacy, mediation, representing members in conciliation and arbitration processes, wage negotiation, and workforce HIV education).

In Ireland, the SFA uses a number of commercial sponsorships to provide free or low cost services to its members. A travelling roadshow entitled “*A Master Class in Best Practice from the SFA and Partners*” visits many towns. A “tips pack” is supplied to all participants. This is free to SFA members and the arrangement gives the companies marketing opportunities but no direct marketing contact to individual members (i.e. mailing lists are not provided to the company).

The Croatian Employers' Association notes that the prices charged for their regular training course in the capital, Zagreb, do not meet resistance but in the regions they do. They have been successful however in seeking 50 per cent subsidies from regional governments.

The Employers' Confederation of the Philippines has structured its *Big Enterprise/Small Enterprise* programme so that the costs are shared between the larger member companies who are participating in the programme and who pay for the cost of

venue and meals and the Government, which supplies the trainers. The training is free for the SME members. However, if they fail to complete the programme due to any unjustifiable reason, they are required to repay the larger enterprise's costs.

The *Small Enterprise Assistance Bureau* run by the Employers' Confederation of Mauritania (CNPM) covers the costs of delivery of its SIYB programmes (excluding the salaries of the Bureau staff, two of whom are GERME/SIYB master trainers) from course fees. Currently if their salaries were costed in to the GERME course fees or if fees were sought for all advice given, these services would be beyond the reach of most members, but the CNPM is committed to subsidizing them from the total subscription income. Other services of the Bureau are provided free.

The PAPES programme supported by the Senegal National Employers' Confederation brings together a group of small entrepreneurs for intensive capacity building. Generally the members of the group are expected to contribute 25 per cent of the costs of the service providers, and the programme funds (derived from the Swiss Government) cover the rest. At the same time the professional organizations that represent small enterprises are able to get a financial contribution from the programme funds towards audits on their strengths and weaknesses and the necessary capacity building that will lead to these organizations offering better services and on a sustainable basis.

4.1.5. Leadership and communication

Leadership is crucial to taking the employers' organization down the path of repositioning. It depends not just on the enlightened vision of one chairperson or secretary-general even though leadership from those positions is crucial. It must encompass the whole board or governing council and be carefully communicated as part of an overall strategy which has consensus amongst staff and support from the members.

Successful leadership maintains a constant programme of communication, dialogue and involvement with the members, particularly the larger ones who may see themselves as the net contributors to the support of SMEs. This communication is seen to work best when built around a detailed strategic plan with costed inputs and achievement indicators. Since the outcomes are often long term, the leadership must work hard and continuously to argue the benefits of SME development for the national private sector as a whole and the future membership of the organization in particular. Simply to have it mentioned in the strategic plan is not sufficient.

The success of such communication depends to some extent on the range of forums and communication skills and processes already in place. Again just reprinting in the house magazine the president's annual address where he sketches a commitment to SMEs is insufficient.

4.2. External factors

4.2.1. Partnerships in business development services

Most employers' organizations particularly in developing and transitional economies subsist on a limited income stream and on a frequently vulnerable membership base. (An economic downturn can put pressure on SMEs forcing some out of business and others to economize by cutting what they see as the less important expense of membership dues to the organization.)

In many countries, therefore, employers' organizations must maintain services – and render most of them accessible to SME members – by skilful use of partnerships with other mainstream agencies, particularly the government.

Government

Because of the resources including funding that it has at its command, the government is often not only the target of employers' organization lobbying activities but also its partner. Most countries are moving to some degree away from government agencies being the principal provider of business development services, but in many countries government remains a dominant partner while in others they may be the source of the subsidies that are necessary to make employers' organization programmes for SMEs viable.

The Singapore National Employers' Federation will run a training programme but the Government will subsidize the SME client for between 30-80 per cent of fees for the programme. Occasionally SNEF will pay something as well, to bridge the gap between subsidy and SME contribution. (Grants go to the SMEs using the programmes not to SNEF.) Services are run on a commercial basis. There are some 600 SME support programmes available in Singapore from government agencies and SNEF plays a part in advising on these and it can direct its SME members to various kinds of financial support.

- Under the Small Industries Financing Scheme, SMEs can apply for a loan and pay-reduced interest rate (2 per cent below prime) underwritten partially by the Government. This is a scheme administered by approved banks.
- Under the Direct Grants Scheme, the Government gives a co-payment ranging from 50-90 per cent, for purchase of equipment, training schemes, etc. to assist SMEs in Singapore.

In some circumstances the Government is itself a competitor with the employers' organization in that both can provide similar services. In developing countries most would agree that the need by SMEs is so great, the more providers there are, the better. However this situation has both positive and negative implications for employers' organizations. They can facilitate (government) services for their members (by acting as a broker) but these subsidized services are unfair competition to their own, and impact on their ability to build a sustainable service function.

The decline of government funding for some of these programmes and the drift to further privatization of business development services will mean that employers' organizations will need to raise more funds themselves either through increased fees or through finding commercial income for themselves.

Other business agencies

Chambers of commerce in most countries are the most prominent and long-standing business service and representation organization with which the employers' organization must interact. The relationship varies across different countries often with elements of both partnership and competition. Successful employers' organizations find it useful to be fully informed of the activities of the chambers to see where mutual cooperation, or learning from the chambers' experience, can enhance their own services to members.

The leadership and membership of the Employers' Confederation of the Philippines (ECOP) have in recent years undergone a cultural change in which there is now no question that SMEs are an important part of their mandate. In this they participate also with the Government and other business and sector agencies. However given that ECOP is

a national organization, still centred on its core competencies of industrial relations, social policy and human resource management, it is not attempting to build a provincial network to rival that of the Philippine Chambers of Commerce. Rather it chooses to work with and through PCCI and the Provincial Chambers (there is no data on the considerable cross membership that occurs). ECOP is never likely therefore to have a broad membership of micro-enterprises since the bulk of these are rurally based.

Both organizations have been able to make cultural changes themselves during the last five to ten years to embrace the international thinking and the government policy towards small enterprises. ECOP and PCCI have done this while retaining core competencies. In ECOP's case, this has meant building on its key areas of labour relations and social policy to develop a wider profile in areas of human resource management and development and productivity and competitiveness. It also helps that both organizations are sufficiently resourced to maintain a critical mass of volunteer and paid personnel. The working together of these organizations' staff on a daily basis is an important back-up to the cross-cutting membership at the higher leadership levels. At its best, it means that both organizations have an understanding and respect for the mission of the other and this seems to lead to a desire to assist each other in meeting their respective goals. At its worst, it means people spread themselves too thinly and may be ill-prepared for a future crisis point where the growth of the institutions and the increased complexity of the tasks will require that the leadership "charisma" be institutionalized.

Many other business agencies exist with whom it is sensible for employers' organizations to develop partnerships. National associations of exporters and associations of manufacturers often share similar objectives. Bodies which represent the banking, agriculture, insurance, industry, and transport sectors, are also important potential partners.

4.2.2. Partnerships in advocacy and representation

Successful employers' organizations build careful partnerships and reach understandings with a range of organizations and individuals in order to maximize the influence they can exercise either directly or indirectly on government in its executive, legislative, and judicial functions.

Such influence can be highly personalized through certain key individuals (usually office-holders within the organization or partner organizations) who have credibility with and links into the circle of influence around government.

Or else it is institutionalized through further umbrella organizations, intra-governmental structures such as committees or councils or looser forums where discussion is built around proposals from the organization (and others) or responses to intended government initiatives. The source of the organization's real influence tends to be still the tripartite and other industrial relations systems though increasingly it is exercised in relationships built around SME and general private sector development.

It is also clear that in transitional economies and in many developing countries, employers' organizations can face difficulties in dealing with ministries holding responsibility for SME development. This is partly a problem of limited capacity within those ministries (linked to poor salaries or external restrictions on the size of the public sector) and partly a carry-over from earlier days of a centralized government used to a role of control of the economy. It is also linked to the fact that the employers' organization has less of a history of liaison with these ministries (and more with ministries of labour or industrial relations). However, in effect, the employers' organization may find itself in a position where it must guide the ministry in how to use it (the employers' organization) as a resource and source of information to the ministry as it does its job. In the new

circumstances of private sector development, capacity building is needed for all three social partners: governments as well as employers' and workers' organizations.

5. Ten steps to build success

Many of the steps that have been taken so far by employers' organizations, have been made often instinctively or in circumstances where there has been a coincidence of good leadership, supportive members, useful government or donor programmes, sufficient funding, and helpful partners.

It is now possible to analyse this experience more carefully and identify a number of steps that are important for employers' organizations to take in building the capacity to service and represent SMEs successfully. It is suggested that they:

- (1) assess the profiles and needs of SMEs in the national context;
- (2) adopt SME support both as a specific objective and a cross cutting theme in the employers' organization's mission and work;
- (3) assess available SME development programmes, providers and donors;
- (4) survey the national institutions that have a stake in SME development and that can either assist or impede the employers' organization in its outreach;
- (5) develop a detailed strategy;
- (6) communicate the strategy;
- (7) develop a staffing plan;
- (8) structure SME membership;
- (9) develop a business plan to determine the viability of the strategy; and
- (10) Understand the national context in which the employers' organization and SMEs find themselves and assess the programmes that other employers' organizations offer worldwide as to their potential and feasibility.

Step 1. Assess the profiles and needs of SMEs in the national context

Considerable national data will already be available but they need to be collated and supplemented in concert with other agencies that have a role in data collection and research, and also with relevant regional or international agencies such as the ILO, development banks, international NGOs, think tanks, and donors. The data should be disaggregated according to different economic sectors, gender and rural/urban.

While the outcomes of this research are practical in nature, this information is important not only for the quality of strategic plans that the employers' organization will devise for itself but also for the authoritative voice that it can bring to advocacy for SMEs.

Step 2. Adopt SME support both as a specific objective and a cross-cutting theme in the employers' organization's mission and work

It is important to integrate SME development in the identity of the organization including:

- differentiating where SMEs support needs will differ from those of the medium and larger enterprise members of the organization;
- relating SMEs directly to the vision and mission of the organization; and
- including the dimensions of gender and rural/urban.

Step 3. Assess available SME development programmes, providers and donors

A range of SME support services already exist within government departments, training institutions, private commercial providers and NGOs and religious agencies. An entrepreneurial employers' organization will look at all of these and, while respecting intellectual property rights will assess them as to what can be learned for its own business development services product development. Commercial decisions may be made to outsource the provision of certain services, or utilize commercial providers from amongst its own members. Strategic decisions may be made to rely on government programmes for a period with a weather eye on possible changes in government policy or cuts in funding.

International comparisons will permit the employers' organization to discuss with donors or international agencies the local use of programmes of proven worth in other countries.

Step 4. Survey the national institutions that have a stake in SME development and that can either assist or impede the employers' organization in its outreach

The institutional landscape across which the employers' organization must move in developing its SME support functions needs to be charted. The questions that need answering are:

- Which are potential partners and which are potential competitors, in relation both to SME business development services and representational activities?
- Who are *their* existing partners and competitors?
- What is likely to change in the next five to ten years in terms of their partnerships, income, influence, organizational stability, or marketing ability?
- What relationships need to be developed with each – supportive, cooperative, defensive, or offensive – to maximize the success of the organization in its goals?

Step 5. Develop a detailed strategy

The strategy needs to take the SME development objective and assess it against the capacities and opportunities open to the organization. It should include directions that the organization can take within the limits of its own resources and ensure that the strategies are flexible, include risk analysis and fall-back options, and are cross-referenced so that all elements of the strategy are reviewed in the event of change in any one of them.

Step 6. Communicate the strategy

The strategy, as well as the reporting on its progress or adjustments made to it, must be shared with members. It must be something that the members feel that they own and not something that a few leaders are pursuing. The organization needs to review best practice in communication mechanisms and processes, and continually work to use them to speak to members and listen to their reactions. All leaders and staff have a share in the responsibility for communication to the members.

Step 7. Develop a staffing plan

Recruiting and retaining top staff is crucial. The commitment to assist SMEs needs to be built into the staffing structure. An initial step is to create a focal point within the organization.

Step 8. Structure SME membership

Skilful and sensitive structuring of the membership of an employers' organization is essential for the internal cohesion and external effectiveness of the organization.

This is important both for the smaller enterprises who may feel that the organization is basically run by the larger enterprises and for the larger enterprises who may feel that they carry the financing burden for services to the small enterprises. Organizations need to consider the various options open to them and ensure broad-based support for the system of representation and subscription base that they adopt.

Step 9. Develop a business plan to determine the viability of the strategy

The employers' organization requires operating with the disciplines of a business. In particular, it is only by sound financing that the organization will be able to recruit and retain the competent staff needed to advance its SME development goals.

Raising this finance needs careful attention, with subscriptions set at sustainable levels and additional services self-funded from fees. It is recognized however that there will be an ongoing effort to educate members in the costs that must be incurred for the organization to provide them with beneficial quality services.

Experience indicates difficulties for employers' organizations in developing commercial income streams. The best models seem to be versions of public/private partnerships where various fee-earning public functions (certification or auditing processes) are licensed to an organization, as chambers of commerce are often privileged.

A business plan is necessary that assesses the long-term commercial viability of services that are offered, but some steps should be taken to seek appropriate external financing to help build the services and the capacity to deliver them to a point of critical mass where they can pay for themselves.

Step 10. Understand the national context in which the employers' organization and the target SMEs find themselves and assess the programmes that other employers' organizations offer worldwide as to their potential and feasibility

The survey covered seven countries in three continents: Africa (Ghana, Mauritania and Senegal), Asia (Philippines and Singapore), and Europe (Croatia and Ireland). They showed a range of different characteristics, including those having impact on attitudes to entrepreneurship and the structures that support it.

- Attitudes derived from the influence of indigenous cultures overlaid with religious influences and with the experience of colonial systems of a British (Ghana, Singapore, Ireland), French (Senegal, Mauritania) or Hispanic/American (Philippines) complexion.
- Experience of strong national governments which were communist (Croatia) socialist (Senegal, Ghana), corporate (Singapore) or oligarchic/democratic (Philippines) in style and philosophy.
- Economic characteristics (agricultural, trading, services, manufacturing, mineral exploitation, rural subsistence).
- Different sizes and quality of infrastructure, which influenced the reach of employers' organizations in servicing the needs of SMEs.

All these influences also have a bearing on the development of civil society institutions; how likely it is that the operation of member-driven democratic organizations are understood and practised, and, given cultural attitudes to authority and the nature of public debate, what are the appropriate tools for advocacy and representational activities.

From this, it can be said that no one template for employers' organizations operating in this field emerges from the survey. The point to be made however is that successful employers' organizations understand their societies and know the limits and opportunities of their current influence, whilst at the same time taking advantage of new influences such as globalization and international support for private sector development.

6. Conclusions

The objective of this report has been to detail enough of the current work being done internationally by employers' organizations in the field of SME support and representation to encourage more widespread and successful work by other employers' organizations in this field.

In a world where there is enormous need to channel support to micro, small and medium enterprises, there are few if any other organizations like employers' organizations which have an understanding of business and already work in most countries as credible partners of government, workers' and other civil society and employment-oriented

organizations. In this context, employers' organizations face a unique challenge and opportunity.

This study shows some of the ways of meeting this challenge, but it also shows up the need for appropriate support, particularly in building the capacity of the organizations to develop the new programmes and systems required.

Capacity building however should involve not just giving employers' organizations specific expertise, information, or tools. It should also include building the capacity and excellence of the organization through strategic direction, efficient organizational structures and processes, and recruiting and retaining top staff. Without this assistance some employers' organizations may not be able to use the tools it is handed.

Developing capacity will require attention in at least three areas: organizational design and staffing, income planning and partnerships.

6.1. Organizational design and staffing

Each employers' organization will need to understand the organizational structure and staff competency levels it needs to develop its contribution to the wider private sector and to have a competitive advantage over other agencies offering business development services or advocacy services to SMEs.

6.2. Income planning

The core problem that the survey indicates is that SMEs have a big need for services but a small capacity to pay for them. SMEs are seen by some members of employers' organizations as paying fewer fees, or being late in paying, or ceasing to pay once the immediate problem has passed.

This problem is most acute where the employers' organization structures membership through direct individual membership where the contrast between different members' contributions and their respective demands on the organization is seen more starkly. However while structuring all or many SMEs as indirect members (i.e. members of an affiliated association of SMEs, or as a sector association) may avoid this contrast and reduce costs, it will not always increase income.

The long-term aim is to turn business development services into profit centres within the organization. But this depends on building a critical mass of membership and activities, from which, as the Irish experience shows, income streams are sufficient to pay for the quality of the staff that is competent to manage the servicing of a diversity of member needs.

In the short term, the organization may need to do more to encourage in larger enterprises a sense of corporate social responsibility whereby they accept to pay subscriptions sufficient to cover more of the costs of staffing the SME service capacity. Alternatively, instead of providing the business development services by itself, refer members to other institutions that have the capacity to provide business development services viably.

Another short-term alternative is the international assistance. Employers' organizations are one of the few long-standing agencies that have a recognized place in the business and legal environment. It makes sense to consider some degree of public support for the role that they can play in the new circumstances of fostering SME development.

However, the experience of many donor agencies has been that the provision of finance is usually self-defeating because as soon as the funding stops, the organization ceases to run the SME support programmes. The lessons of these initiatives need to be studied carefully on a case-by-case basis. Also, the climate is changing. The notion of “user pays” is gaining ground as governments themselves have fewer resources to provide as direct subsidies. Donor agencies also have improved their planning for the sustainability of such programmes and employers’ organizations are improving in their responsibility to this sustainability as is shown in Mauritania and in the relaunch of the SIYB programme in other countries such as Kenya and the Philippines.

The goal should be the sustainability and autonomy of the employers’ organization. External funding should have clearly negotiated sustainability planning, progress indicators and disciplines imposed for poor management or lack of commitment.

6.3. Partnerships

Employers’ organization support to and advocacy for SMEs will generally not be possible without sound partnerships. Capacity-building strategies should include assisting the organizations to select and build strategic partnerships with international and national agencies including those that are potential competitors (e.g. chambers of commerce).

Appendix I

International consultations

1. IOE (December 2003)
 - Mr. Antonio Peñalosa, Secretary-General
 - Mr. Brent H. Wilton, Deputy Secretary-General
 - Mr. Gary Rynhart, Adviser
 - Mr. Eric Oechslin, Adviser
2. ACT/EMP (December 2003)
 - Mr. Jean-Francois Retournard, Head, ACT/EMP
 - Mr. Roy Chacko, Specialist-Asia
 - Mr. Christian Hesse
 - Mr. Alan Wild, Consultant
 - Mr. T. ang Peng Boo, Consultant (formerly ILO-Bangkok)
3. EMP/ENT (December 2003, March 2004)
 - Mr. Michael Henriques, Director, EMP/ENT
 - Mr. Martin Clemensson (SEED)
 - Mr. Gerry Finnegan (SEED)
 - Mr. Jim Tanburn (SEED)
 - Mr. Kees Van der Ree, Acting Director, SEED
 - Mr. Klaus Haftendorn (SEED)
 - Mr. David Lamotte, MCC (formerly ILO-Manila)
 - Mr. Mark Levin, MSU (formerly Specialist CO-OP)
 - Ms. Giovanna Rossignotti (SEED)
4. Other ILO (March 2004)
 - Mr. Raphael Crowe, GENDER (formerly ILO-Manila)
5. Employers' organization representatives (December 2003)
 - M. Mouhcine Ayouché, Directeur Délégué, Conféd. Générale des Entreprises du Maroc
 - Mr. Saleh Alumaidan, Managing Director, Alyaum, Saudi Arabia
 - Mr. Cho Nam Hong, Vice President, Korea Employers' Federation
 - Mrs. Jacqueline Coke-Lloyd, Executive Director, Jamaica Employers' Federation
 - Mrs. Rose Karikari Anang, Executive Director, Ghana Employers' Federation
 - Mr. Francis Sanzouango, Cameroon
6. Specialist Expertise
 - Mr. Brian Dive (former International HRD Director, Unilever)

Appendix II

National consultations

1. *Croatia*

Croatian Employers' Association (CEA)

Mr. Bernard Jakelic, General Director

Ms. Maja Stanojevic Pokrovac, Head of International Relations

Ms. Anny Brusic, Head of Branch Associations and Project Manager Global Trade and Technology Network (GTN)

Mrs. Jasminka Martinovic, Head of Branch Associations Global Trade and Technology Network Representative

Mrs. Anastazija Sono-Uranic, Head of Branch Associations

Dr. Emin Dzanic, member of CEA, small entrepreneur (Laboratorij Dr. Dzanic) who has benefited from GTN project

Association of Management Consultants

Ms. Mirna Cieniewicz, Executive Director

Croatian Agency for Small and Medium-Size Entrepreneurship

Mrs. Sanja Zelinski Matunec, Director and Executive Board President

Mr. Veljko Paus, Finance Manager

Ministry for Economy, Labour and Entrepreneurship

Mrs. Ana Sepic, Head of Support Programmes for Entrepreneurs

Centre for Development Policy for Small Enterprises (CEPOR)

Professor Slavica Singer, Director

Independent Trade Unions of Croatia Nezavisni Hrvatski Sindikati

Mr. Kresimir Sever, President

Ms. Marija Hanzevacki, General Secretary

2. *Ghana*

Ghana Employers' Association

Mrs. Rose Karikari Anang, Executive Director

Mr. Theodore K. Gyau Obusu

Mr. Amonoo Gea

Mr. Michael Owusu-Ansah Manager, Finance and Administration, and SME desk

Mr. Victor Atta-Amponsah, Manager Training and SME desk

National Board of Small Scale Industries

Dr. Nana Baah Boakye, Executive Director
Mrs. Anna Arnio-Himbson, Head Women Entrepreneur Division
Ms. Elizabeth Nguah, Programme Officer

Ghana National Chamber of Commerce and Industry

Mr. David Addo, Administrative/Finance Officer
Mr. Godfried Funkor, Research and Training Specialist

Trade Union Congress (Ghana)

Mr. Kofi Asamoah, Deputy Secretary-General Operations

ILO International Programme on the Elimination of Child Labour

Ms. Sylvia Hinson-Ekong, National Programme Manager
Mr. Eric Appiah Okrah, National Project Coordinator

3. Ireland

Irish Business and Employers' Confederation (IBEC)

Ms. Sueanne Young, IBEC Press Officer
Mr. Ray Farrelly, Assistant to the Director-General
Ms. Patricia Callan, Assistant Director, Small Firms Association (SFA)
Ms. Lorraine Parkes, Executive Economic Affairs, Research and Information
Mr. Tom O'Grady, Industrial Relations and Human Resources Services
Ms. Sonya Higgins, Membership Development Executive
Ms. Maria Cronin, Director of Strategy and European Union Affairs

4. Mauritania

Confédération Nationale Du Patronat de Mauritanie (CNPM)

Mr. Seyid Ould Abdellahi, Secretary-General
Mr. Dialo Alioune, Head of Small Enterprise Assistance Bureau

Bureau International du Travail (BIT/ILO)

Mr. Ousmane Touré, Employers' Activities Expert, ILO Regional Office, Dakar

5. Philippines

Employers' Confederation of the Philippines

Mr. Rene Y. Soriano, President
Mr. Aniano Bagabaldo, Vice-President
Mr. Feliciano Torres, Chairperson, Competitiveness Commission
Mr. Vicente Leogardo Jr., Director-General

Mr. Roland Moya, Deputy Director-General

Philippines Chamber of Commerce and Industry

Mr. Raul C. Hernandez, Vice President, SMEs, Quality and Productivity

Mr. Edwin R. Glindro, Director, Project Development, Membership and Regional Affairs

Ms. Grace Carolyn G. Morella, Manager, Project Development

Philippines Exporters' Confederation

Atty. Aniano G. Bagabaldo, Executive Vice-President and Chief Operating Officer

Ma. Flordeliza Cusi-Leong, Manager, Information Communications and Advocacy Department

Department of Labor and Employment

Ms. Rebecca J. Calzado, Deputy Executive Director, National Wages and Productivity Commission

Department of Trade and Industry

Ms. Rhodora M Leano, Director, Bureau of Small and Medium Enterprise Development

University of the Philippines: Institute for Small Scale Industries/ Small Enterprises Research and Development Foundation

Dr. Sonia Tiong Aquino, Deputy Director

International Labour Organization

Ms. Naomi Cassirer, Specialist on Gender Issues, South-East Asia and the Pacific Multi
Disciplinary Advisory Team

Asian Development Bank

Ms. Susan Wendt, Social Specialist (Mindanao Informal Economy Project)

6. Senegal

Bureau international du Travail

Mr. Ousmane Touré, Employers' Activities Expert

Mr. André Bogui, Management and Enterprise Expert

Conseil national du patronat du Sénégal

M. Pape Nalla Fall, Président de la Commission économique et financière

M. Hamidou Diop, Secrétaire général

M. Ludovic Nguessan, Expert conseil (Specialist in Productivity)

Chambre de commerce, d'industrie et d'agriculture de Dakar

M. Aly Mboup, Secrétaire général

Projet d'appui aux petites entreprises du Sénégal (PAPES)

M. Malick Sy, Directeur du projet

M. Waly N'Diaye, Conseiller auprès du Directeur du projet

Union Nationale des commerçants et industriels du Sénégal pour le Développement économique et financier (UNACOIS)

M. Ibrahim Lô, Secrétaire général

7. Singapore

Singapore National Employers' Federation (SNEF)

Mr. Koh Juan Kiat, Executive Director (also Executive Director, Singapore Business Federation)

Mr. Chua Ker Sin, Executive, Research and Project Management

SPRING Singapore (Standards Productivity and Innovation Board)

Mr. Danny Lam Kwong Foo, Director, Domestic Industrial Division

Ms. Choy Sauw Kook, Director, Domestic Commerce and Services Division

Singapore National Co-operative Federation

Mr. Leow Peng Kui (former Secretary Singapore National Trades Union Congress)

Singapore National Trades Union Congress

Mr. Chan Mun Kitt, Assistant Director, Industrial Relations Department