Promoting small business and micro-enterprises

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The Papua New Guinea government has had a positive discriminatory stance towards small business development with initiatives including a wide range of programs, grants, subsidies, tax incentives, loans or credits, guarantee schemes, cash crop price support, and extension and training services. Foreign governments and international organisations have joined in. But many programs have been short-lived and few have yielded positive returns.

There is no lower limit to the size of a small or micro-enterprise—they include a wide range of activities in agriculture, manufacturing, transport, construction, trade or retailing, commerce and other services sectors. The upper limit is often set by a combination of the size of the workforce, fixed assets, net worth or value added.

Micro-enterprises commonly cited in developing economies are roadside vending, repair shops for vehicles, shoes and watches, mechanical repair and carpentry workshops, retailing or trading stores, tailoring, artisan work, cottage industries and local food vending. There is the tendency to label them negatively if they operate without license or registration, and they are often harassed in the name of urban planning and hygiene codes or they are simply ignored. But official attitudes are changing. Small enterprises not only contribute to employment but also to the development of their communities and the economy.

As in most developing economies, flourishing small-scale economic activities in agriculture (including fishing) have long existed in Papua New Guinea, providing informal job opportunities and food for millions of people. With the introduction of cash crops and the onset of urbanisation and industrialisation, a large number of informal small enterprises have become an integral part of the monetary economy. Agricultural staple producers have gradually entered into the money economy in small numbers, however small business activities do not yet exist on the same scale as in many developing economies in Asia and Africa. But there is a growing desire to promote a broad-based small enterprise sector to help solve the problems of joblessness and extreme income deprivation.
In the past fifteen years, and especially in the past five years, small enterprises have received a great deal of attention in Papua New Guinea. Government and non-governmental organisations have pursued a variety of policies, programs and activities to assist their development and sustainability.

**Micro-enterprises and employment**

It was not until the beginning of the 1980s that many governments felt the need to actively promote micro-enterprises. In several other developing countries, governments have established agencies to focus on developing micro-enterprises.

The recent upsurge of public and private interest in a vibrant micro-enterprise sector responds to more than its potential as a source of income and employment. Rapid increases in urban joblessness and crime, and inadequate indigenous enterprises seem to be a driving force behind the increased attention. Other factors accounting for the increasing interest in micro-enterprises include sustainability of small cash-crop holdings and foreign exchange earnings. Although economic considerations are usually primary concerns of micro-enterprise policies and programs, political, social and psychological concerns appear to be equally important (Neck and Nelson 1987:8–13). Promotion of micro-enterprises is seen as an important means of economic and social development. Relative support for small agricultural ventures is declining as the need for assisting urban and rural-based non-agricultural enterprises has been perceived and promulgated.

**Constraints to micro-enterprise development**

In Papua New Guinea, it seems that the development of micro-enterprises outside the agricultural sector starts from a disadvantaged position. Non-agricultural micro-enterprises face a host of constraints, some peculiar to Papua New Guinea. They have to make inroads into highly developed construction, commercial, transport and other services sectors. They are hampered by insufficient venture capital, a lack of long-established entrepreneurship, marketing constraints, societal tradition and inadequate physical and social infrastructure.

Transport constraints severely restrain the development of small businesses. The most common forms of transport are air and sea. There are about 400 airstrips, including a few airports, and sea transport is most prevalent in the islands (of which there are more than 100). A road network through Papua New Guinea is at an early stage of development and there is no trans-island road transport or railway. Without an adequate network of land and water transport, micro-enterprises can only exist in small enclaves, mostly near and in urban areas.

These difficulties are compounded by the problem of access to land for businesses, despite the apparent abundance of land. The prevailing customary land tenure system does not guarantee land transfer rights permanently. Security is also a problem for businesses in general, and it is particularly severe for micro-enterprises.

In this difficult business environment, macroeconomic policies alone—fiscal incentives, monetary easing, wage restraints or reductions, trade liberalisation and foreign exchange depreciation or devaluation—are unlikely to promote the extensive development of small businesses. A policy of active neutrality promotes an overall investment climate more conducive to large business enterprises than to micro-enterprises. It is highly questionable whether a free market can provide a framework for the rapid development of the disadvantaged micro-enterprise sector. It is generally agreed that countervailing
Policies

National development plans and government budgetary pronouncements provide the foundation of government policies for the micro-enterprise sector. These policies can create an economic environment that provides opportunities for micro-enterprise sector development or removes obstacles that work against its viability. It is difficult to make valid generalisations about policies that promote micro-enterprises which emerge in response to unmet consumer demands. Micro-enterprises are found in large numbers where entry into the industry is easy; they are relatively scarce where there are barriers or difficulties (Neck and Nelson 1987:17–37). Government stances towards micro-enterprises may be grouped into three categories.

- outright discrimination
- active neutrality
- positive discrimination.

Outright discrimination against micro-enterprises is rare. Laws and regulations that restrain development of micro-enterprises are usually aimed at other virtuous goals such as town planning or health codes.

Active neutral policies are aimed at promoting a friendly business climate, hoping the market can provide a framework for the promotion of micro-enterprises as well as the larger enterprises. It may be argued that attempts to provide a favourable investment environment through tax incentives, monetary easing, wage reduction or restraints, protective tariffs or import restrictions or deregulations may work against the interests of small and micro-entrepreneurs. Micro-enterprises may be made vulnerable, for example, by policies offering handouts or protection as ‘infant’ enterprises. Opinion is divided on the merits of special policies for the micro-enterprise sector. Those who argue for active neutral policies stress that they are conducive to efficiency and better allocation of resources. A few countries such as Hong Kong, Singapore and Korea are committed to active neutral policies, and have succeeded in promoting a vibrant micro-enterprise sector.

Positive discrimination in favour of micro-enterprises currently dominates the stance of many governments in developing countries. Positive discriminatory policies include tax incentives or subsidies and soft loans.

Institutions that provide or manage programs to assist micro-enterprises are referred to as resource institutions. They are kaleidoscopic in their variety, comprising government institutions, non-government organisations, banks, associations or chambers of commerce.

Resource institutions may be classified into four general categories: government, private business, domestic voluntary organisations and foreign organisations. Generally, the ownership and objectives of a resource institution determine whether it operates on a ‘top down’ or ‘bottom up’ basis. State institutions, international organisations and private voluntary organisations set their own objectives and target their clients. Members of associations and cooperatives set their own objectives and methods of operation—a bottom up approach. Some institutions such as commercial banks serve as a medium through which official resource institutions channel financial assistance.

Resource institutions vary widely in size, promotional activities and effectiveness. Some focus entirely on micro-enterprise development while others carry out a variety of activities which impact on micro-enterprise sector development.
Small business and micro-enterprise development programs may be grouped under the following components:

- financial assistance
- technical assistance or business extension services
- training
- social promotion.

In practice, resource institutions design their programs to meet the specific needs of a diverse clientele. Over time, resource institutions should respond to changing needs. At various stages of its development, a small business may need financial managerial and marketing assistance—not necessarily all at the same time.

The objectives of resource institutions may be defined in terms of their components. The relative importance of a component differs from program to program. Most programs include financial assistance of some form, while rarely including social promotion. Small entrepreneurs everywhere tend to rank a lack of access to credit a number one priority, scarcely mentioning low sales or poor management. Their perceptions of the kind of assistance they need may be partly illusory and partly real, or partly self-centred and partly nationalistic.

The government stance

There seems to be no lack of government readiness to embrace and promulgate micro-enterprise policies and programs. The government’s positive attitude to the micro-enterprise sector is demonstrated by

- its recognition of the need to minimise or remove obstacles hindering micro-enterprise development
- its willingness to accommodate and initiate suggestions and assistance offered by foreign governments, private agencies and international organisations.

The government’s commitment to its micro-enterprise policies and programs, however, seems questionable, considering the rate at which its initiatives quickly emerge and disappear. The reason for this lack of commitment may be attributed to frequent changes of government (there have been 6 in the last 20 years), or lack of an institutional capacity to sustain effective implementation of policies and programs.

The major constraints on micro-enterprise development are

- inadequate venture capital
- deficient managerial skills or risk bearing
- information gaps such as lack of business development opportunities or marketing information
- high wage costs
- inadequate training and shortage of skilled labour
- difficulties in accessing land, industrial estates and workshops for business start-up and expansion
- inadequate physical infrastructure.

Resource institutions

Government

Public initiatives towards micro-enterprises have been formulated or designed and implemented at various levels of government.

The Department of Commerce and Industry has established statutory agencies, including the Small Business Development Corporation (SBDC), Industrial Centres Development Corporation (ICDC) and Investment...
Promotion Authority (IPA), and maintains a critical role in influencing key government policies that affect micro-enterprises. The SBDC was established by an Act of Parliament in 1990, and assigned the primary task of promoting the development of small business entrepreneurship by providing assistance in terms of finance, training, management, accounting, awareness programs and educational campaigns.

With its head office in Port Moresby, three regional offices outside Port Moresby and six branch offices elsewhere in the county, the SBDC has undertaken an integrated assistance package which includes provision of information on business, business management training, technical services, financial and managerial assistance, some technical services, and preparation of feasibility studies and project finance packaging. In its first two years (1992–94), it assisted 202 businesses with 4.569 million kina funding. The results in other areas of its promotional activities seemed impressive, considering the limited financial resources at its disposal. Between 1990 and 1994 both years inclusive, it received an 8.4 million kina budget appropriation, its only source of finance. The 1995 budget allocation is 2.6 million kina. Plans are underway to raise 8 million kina made up of a 6.4 million kina loan from the Asian Development Bank and 1.6 million kina promised by the government to finance a Loan Guarantee Scheme through commercial banks.

IPA and ICDC are the implementing agencies of the government’s business and industrial policies. Their overall objective is to promote domestic investment. The IPA promotes joint venture partnerships between citizens and foreign investors. It maintains a list of reserved activities for citizen ownership and monitors the activities of foreign investors in Papua New Guinea. The World Bank and International Monetary Fund have requested the abrogation of the reserved activities as one of their conditions for bailing out the government from the current financial crisis. The government has accepted this condition, which is strongly opposed by many citizens, including cabinet ministers.

The ICDC was established by an Act of Parliament in 1990 to develop an enabling business environment—fully serviced industrial estates and land—to assist fledgling manufacturing and processing industries which cannot afford their own workshops and office space. So far only the Malahang Industrial Centre in Lae has been built. It was jointly financed by the Asia Development Bank loan of US$8.4 million and a government contribution of US$2.18 million. Projects of this type have only a limited impact on micro-enterprise sector development.

On the other hand, the provision of open market places in urban and rural areas by the National Capital District Council (NCDC) and other town councils have a direct impact on the employment of hundreds of informal retailers and an indirect effect on small scale farmers. The basic aim of the NCDC and other councils, however, has been to offset the effects on displaced retailers of a ban on roadside vending and peddling in urban areas.

The Department of Religion, Home Affairs and Youth plays a coordinating role and pushes for resource institutions to set up gender and youth programs. The National Youth Service promotes youth enterprises while the women’s division of the Department has been involved in promoting women’s programs.

The Department also pushes for linking programs such as the National Women’s Credit Project and Women in Fisheries Project. The latter is funded by the Canadian-based International Centre for Ocean Development with technical assistance provided by the Department of Fisheries and Marine Resources. The Women in Fisheries Project involves a
credit component and training in fish handling, processing and marketing. The National Women's Credit Project provides seed money to women's organisations for lending to their members, technical assistance and a training program. The New Zealand and Papua New Guinea governments have sponsored mainly technical and training programs, while the Rural Development Bank provides the seed money and Papua New Guinea Banking Corporation offers a saving facility. It has been proposed to link this scheme to programs such as the Start Your Business program of the Small Business Development Corporation and UNDP funding. The Department has also requested the Appropriate Technology Development Institute to develop labour-saving devices to ease women's work load in production, processing and marketing. In addition the department, through its youth division, coordinates the Youth Credit Scheme through the Rural Development Bank.

Other funded government institutions established to assist in the development of micro-enterprises include the South Pacific Appropriate Technology Foundation (SPATF), the now defunct Business Development College, the Rural Development Bank and the Papua New Guinea Business Association.

**The South Pacific Appropriate Technology Foundation (SPATF)** or Small Industries Centre, was established in 1977 under the Prime Minister's Department and later transferred to the Department of Commerce and Industry. SPATF was charged with promoting small-scale industrial enterprises and community enterprises, using a high content of local materials, applying appropriate technology, and training nationals of South Pacific islands. Operating under a Company Act as a non-government enterprise and relying on inadequate budgetary support of 100,000 kina annually from the Department of Commerce and Industry for the past 17 years, SPATF's achievements have been severely limited. The only other aid to SPATF was an 80,000 kina donation from the World Bank and technical assistance from the Chinese government. It has subsisted on incomes generated from the sales of its products, mainly leather footwear and bags, woodwork, canned products and garments. Only two of the graduates trained at the centre have so far been reported to have successfully started their own business. SPATF has teamed up with the University of Technology in Lae to establish the Appropriate Technology Development Institute.

**The Rural Development Bank** was set up to assist agricultural and other rural enterprises. It has promoted various programs favourable to micro-enterprise sector development. These include hire purchase and equipment finance schemes, small rural loans, mini loan schemes for women and youths, smallholder coffee rehabilitation loan schemes and commercial industrial loans less than 10,000 kina. Concerns have been raised about its ability and capacity to perform its paramount task of rural financing. Retaining substantial requirements of commercial lending, the Bank has found it difficult to assist cash-starved small businesses. It has helped to implement some government programs such as cash crop price support schemes, government grants and interest subsidy schemes to enterprises in disadvantaged areas.

**The Papua New Guinea Business Association's** primary objective is to mobilise its members and other non-government organisations which promote small business development to influence government policies. Founded in 1992 with government initiative through the SBDC, initial funding of 45,000 kina and subsequent budget appropriations, the Papua New Guinea National Business Association had 18 affiliates throughout the country by the end of 1994. These institutions are expected to become
### Table 1  **Papua New Guinea: public sector programs, 1975–95**

<table>
<thead>
<tr>
<th>Program</th>
<th>Resource Institution</th>
<th>Package</th>
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</thead>
<tbody>
<tr>
<td>Credit Guarantee Scheme 1976</td>
<td>Department of Finance (through the commercial banks)</td>
<td>80 per cent of loan guaranteed</td>
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<tr>
<td>Business development officers training, 1975</td>
<td>Business Development College (Institute of Public Administration)</td>
<td>Extension services</td>
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<tr>
<td>Small enterprise entrepreneurship, 1992</td>
<td>Department of Trade and Industry</td>
<td>Identifying potential enterprises, preparing project enterprise profiles</td>
</tr>
<tr>
<td>South Pacific Appropriate Technology Foundation, 1977</td>
<td>Department of Trade and Industry with assistance from the World Bank and Chinese Government</td>
<td>Promote indigenous technology</td>
</tr>
<tr>
<td>National Women’s Credit, 1994</td>
<td>Small Business Development Corporation</td>
<td>Credit, technical and project training assistance for women</td>
</tr>
<tr>
<td>Women in Fisheries Project, 1994</td>
<td>Department of Fisheries and Marine Resources</td>
<td>Credit, technical and training assistance for women</td>
</tr>
<tr>
<td>Flexible Depreciation Program</td>
<td>Internal Revenue</td>
<td>Tax concessions</td>
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<tr>
<td>Feasibility Studies Contribution Scheme, 1986</td>
<td>Department of Trade and Industry</td>
<td>Finance 50 per cent of the cost of feasibility studies</td>
</tr>
<tr>
<td>National Investors Scheme, 1984–86</td>
<td>National Investment Development Authority</td>
<td>Unsecured government loans to complement commercial loans</td>
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<tr>
<td>Coastal Shipping Allowance, 1988</td>
<td>Internal Revenue</td>
<td>Tax concessions to reduce shipping costs</td>
</tr>
<tr>
<td>Wage Subsidy Scheme</td>
<td>Department of Finance</td>
<td>Financial assistance</td>
</tr>
<tr>
<td>Stret Pasin Stoa Scheme</td>
<td>Development Bank (Rural Development Bank)</td>
<td>Integrated program offering 100 per cent finance, training and extension services</td>
</tr>
<tr>
<td>Protection against unfair trading/commercial development program</td>
<td>Department of Trade and Industry</td>
<td>Protective measures and contractual agreements</td>
</tr>
<tr>
<td>Industrial estates and rural development centres 1993</td>
<td>Industrial Centre Development Corporation</td>
<td>Provide affordable rental workshops</td>
</tr>
<tr>
<td>Market space</td>
<td>City and town councils</td>
<td>Provide open market space</td>
</tr>
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independent, self financing and self-sustaining. These are tall expectations, considering worldwide failures of state enterprises.

**Non-government organisations**

Presently the domestic non-government organisations are small and poor, but relatively effective, considering their close ties with small businesses and poor communities. There are many of them, for example, the Liklik Bisnis Association; PNG Contractors Association; Lae Business Association (already an affiliate of PNGNBA); Melanesian Chamber of Commerce (other chambers of commerce are organised by large foreign companies); Kum-Gie (a non-profit organisation operating as commercial consultant to business since 1986); National Council of Women (a pressure group which actively promotes the cause of women in business, among other activities); and the Institute of National Affairs (which fosters private enterprise development by contributing to public knowledge on issues that affect them). Faced with financial resource constraints, the non-government organisations have mainly attempted to disseminate information about themselves and influence public policies.

Friedrich Ebert Stifung [Foundation] is an overseas non-government organisation assisting non-government organisations in Papua New Guinea to strengthen the development of small citizen businesses. The Foundation is a non-profit German-based institution committed to the concepts and basic values of democratic socialism and the labour movement. It has close ties with the Liklik Bisnis Association and now with the National Business Association which it helped to establish. The Foundation provides training courses and consultancies, and organises seminars and workshops, extending these programs to individual small associations such as Lae Business Association. It plans to establish working relationships with similar associations throughout the country.

**International organisations**

International organisations such as the United Nations Industrial Development Organisation (UNIDO), United Nations Development Programme, the World Bank and the Asian Development Bank have assisted micro-enterprise development through small grants, loans or advisory reports.

Foreign government aid to the micro-enterprise sector has mostly been channelled through the Office of International Development Assistance established in 1989 in the Department of Finance and Planning. The main bilateral donors of aid, grants and technical assistance are Australia, European Union, Japan and New Zealand. Overseas grants, for example the Papua New Guinea/ Australian Small Grant Scheme (PASGS), usually fund small, low-cost community-based development projects or programs run by community groups including churches. PASGS is not a component of the Australian budget support to Papua New Guinea now being geared to project aid.

**Programs for micro-enterprises**

There has been a wide variety of direct government assistance to business enterprises since independence. Most government programs are not exclusively aimed at micro-enterprises, but small business enterprises form a very high percentage of the targeted groups, since the overall objective of the government is to develop indigenous enterprises. These generally commence as small enterprises and mostly remain small.

One of the earliest government initiatives was to train business development officers. For this purpose, the
Department of Commerce took over the College of Cooperatives from the Cooperative Trust, renamed it the Business Development College in 1975 and later transferred its programs to the Administrative College in 1986. The latter is now called the Institute of Public Administration. On graduation, the business development officers were employed in the provinces to offer extension services to any interested person or business.

The Small Enterprises and Industrial Extension Division of the Department of Trade and Industries provide extension services to small-scale entrepreneurs. The types of assistance are mainly business incorporation, feasibility studies and application for a bank loan, business advice and training of provincial business development officers who provide advisory services and counselling.

'Small enterprise entrepreneurship' (recommended in the 1984 Government White Paper) is a nomenclature for establishing new indigenous enterprises. The Department of Trade and Industry assumed the responsibility of encouraging entrepreneurial development by identifying potential industries, preparing project profiles and other pre-investment requirements, and maintaining a catalogue of investment proposals to interest potential investors.

The Credit Guarantee Scheme was introduced in 1976 to facilitate borrowing from the commercial banks by citizen entrepreneurs who cannot afford conventional collaterals. It involved most of the commercial banks, including the state-owned Papua New Guinea Banking Corporation which was the first to start the program. The participating banks provided loans and the government guaranteed repayment of 80 per cent of the debt in case of default. The scheme faded away by the late 1980s as the default rate became very high. This type of guaranteed loan is always problematic—the tripartite participants are likely to have divergent and often antagonistic attitudes to the scheme. The bureaucrats might practice favouritism in screening applications, the beneficiaries default because they have nothing to lose and the banks are unwilling to bear the risk involved. It would appear that the banks did not have enough incentive to appraise or follow up the projects, or collect the loan repayments, preferring to revert to their normal practice.

In the early 1980s two schemes were introduced to help citizen enterprises. A Feasibility Studies Contribution Scheme was designed to assist potential investors with 50 per cent of the cost of a feasibility study or 100,000 kina, whichever was lower. If the project did not eventuate, the government could use the information gained from the study to attract another investor. On the other hand, if the venture proceeded this contribution would be converted to state equity in the venture or to a loan to the investor. In 1987 only 100,000 kina was appropriated for this scheme. A National Investors Scheme was meant to assist citizen entrepreneurs who participated in agricultural, fishing, forestry and manufacturing ventures with costs in excess of 100,000 kina and ownership participation of at least 74 per cent by Papua New Guineans. A maximum loan of 200,000 kina was allowed under the scheme with the requirement that 50 per cent of it must be obtained from a bank. To ensure an independent assessment of the viability of the project by a participating bank, the government did not guarantee the bank loan and the scheme ran out of steam by 1986. Lack of budgetary allocation to the scheme was cited as the reasons for its lapse.

In 1984, two tax concession schemes were introduced. One was the Flexible Depreciation Programme for manufacturing industries, allowing depreciation to be brought forward to bring taxable
income down to zero in the first five years of operation. The other was the Coastal Shipping Allowance, which was meant to reduce the shipping costs of goods produced in Papua New Guinea. For two years, tax concessions equal to double the freight costs were granted.

To counter high wage costs, a Wage Subsidy Scheme was offered to newly established manufacturing companies, producing products not already locally produced. Its basic objective was to reduce wage costs and promote skilled personnel. The subsidy was a declining percentage from 40 per cent of the minimum wage in the first year of operation to 10 per cent in the fifth year. A company which provided approved training was also entitled to a tax saving of 70 per cent of the wage cost of the trainee, and a 100 per cent tax saving of the wage cost if the company provided technical training to Grade 8 and 10 school leavers (Meredith 1987:77).

Two export promotion schemes were put in place, neither aimed directly at micro-enterprises. One was aimed at manufacturing industries and the other at boosting agricultural exports. The Export Incentive Scheme offered manufacturers tax concessions, exempting taxable profits in the first three years and subsequently exempting only increased profits in the next four years. The other scheme (the Agriculture Export Development Interest Subsidy Scheme) was sponsored by the Department of Finance Planning, the central bank and the Department of Primary Industries. This scheme involved on-lending and subsidies to cash-crop owners. Established in 1983, the scheme loaned 15 million kina to a few large projects and dispensed 174,000 kina in subsidies between 1984 and 1986.

The Stret Pasin Stoa Scheme was established by the Papua New Guinea Development Bank (now called the Rural Development Bank) to assist trading store operations. The Bank offered an integrated aid program including 100 per cent financial assistance to successful applicants. It established or purchased an existing trade store for the prospective owner who was then trained as a manager and assisted to operate the store until ownership was transferred. The scheme has been hailed as Papua New Guinea’s success story (Meredith 1987:83). It is an example of a program package of financial, technical and training assistance that cultivated and nurtured indigenous entrepreneurship.

Protection against unfair trading from large corporations and overseas corporations comprises two measures to promote the manufacturing of new products and encourage linkages between small and large-scale enterprises. Protective tariffs and import bans have been used to protect certain industries. In addition, clauses have been incorporated in agreements between the government and large-scale resource developers, requiring them to do business with local businesses and sometimes specifying the spin-off businesses (Meredith 1987:81). Without this type of protection it was argued that large multinational corporations would not bother to nurture small businesses in their areas of operations.

The future of micro-enterprise development

The evidence in favour of the government’s positive discriminatory stance towards micro-enterprise development is overwhelming. The initiatives include a wide range of policy instruments and program packages comprising grants, subsidies, tax incentives, loans or credits, guarantee schemes, cash crop price support schemes, extension services, training and wage reduction or cost-cutting measures. However, there seems to be a lack of government commitment on policy and
support for its programs, which are often short-lived.

No single policy or program can be cited as ‘best’ for promoting micro-enterprises. What is required is flexibility in designing a program package and persistence in its implementation to meet the specific needs of a targeted group, even as their needs change. A good deal of effort has been expended by public resource institutions, foreign governments and international organisations in a ‘top down’ attempt to assist micro-enterprises. Enterprising small business entrepreneurs, and independent small business associations—organisations and institutions that set their own objectives and methods of operation—with substantial inputs of their own resources would seem to be the ones that must be assisted to promote a vibrant micro-enterprise sector development in Papua New Guinea.

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