Small Enterprise Development: Economic Issues From African Experience

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and national governments, to solve social and economic challenges in developing countries and transition economies. Appendix 2 Effectively Harnessing the Efforts of Corporations in the Development Arena: Experience from South Africa. Appendix 3 Useful Web Links. 1 1 1.
The 2005 edition sheds light on the obstacles to the development of the African private-sector missing middle: the SMEs. Limited access to finance is a major obstacle to SMEs' development as their inherent higher perceived risk makes financial institutions reluctant to lend to them and adequate financial instruments lack.