Knowledge Management for Small and Medium Sized Enterprises
– Whose Concern is it?

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1. Introduction
One of the most important problems in modern economy is how to improve the entrepreneurship of the small and medium sized enterprises (SMEs). One of the prerequisites is systematic training.

While big companies have built education systems and methods for their employees – Knowledge Management Systems, the problem of SMEs is insufficient amount of expertise. Many small firms do not have any Knowledge Management System or have a very limited financial resource for the process of education. Also, there is no support for encouraging culture of knowledge and ongoing personal development in small firms. In this way, SME's economic power is very weak in comparison to big companies that make the rules of the world global economy.

This problem is more obvious in developing countries, countries in transition, and in regions with insufficient economic infrastructure, insufficiently developed entrepreneurial awareness and insufficient support from public policy at the national and local level.

This is the current condition in the entrepreneurial world, and it is extremely unfavorable for the development of Knowledge Management in SMEs.

In this paper, authors shall try the following:
- find focal points – neuralgic points – causes of insufficient development of knowledge management systems in SMEs,
- stress the problem of inferior position of SMEs in comparison to big companies, regarding the acquisition and management of knowledge based on the example of Croatia
- contribute to existing scientific knowledge, in order to contribute to building a model of Knowledge Management System for SMEs and its implementation and application in practice,
- encourage further scientific research and practical solutions in this area.

2. Background
The authors have carried out a research in few selected Croatian institutions involved in education for entrepreneurship in the most developed region of Croatia – Istria. Based on results of the research as well as on analysis of existing literature and policy documents that deal with this topic, this section will provide an overview of the current situation and the possibilities of building KM systems in SMEs in Croatia.

The existing literature abounds with methods, advice and adequate models of building KM systems, but it seems that they are more closely adapted to large companies that have adequate financial, human and organizational resources for building a KM system, as well as the appropriate organizational culture that supports learning and continuing education. Authors have noticed that the adequate models of KM systems adapted for SMEs, or generally for the field of entrepreneurship are lacking.

The basic causes of this situation are the following:
- Under conditions of inadequate approach to educating process and to building the "culture of knowledge", or knowledge base in small and medium sized enterprises, and no systematic approach to knowledge and technology transfer, the impression is that SMEs are left to themselves. They lack the financial means to finance the Knowledge Management System and the awareness of the need for such a system. SMEs, in the quest for knowledge, seek appropriate ways to acquire knowledge, adequate sources of knowledge and innovation, and appropriate ways to reach sources of knowledge. In these conditions, the demand for knowledge appears in the form of independent, small businesses. They often do not recognize their own need for knowledge, or fail to articulate their needs, regardless of whether the reason is lack of proper awareness, low level of corporate culture and the culture of
knowledge, or the lack of education. As a result, frequent non-recognition of the gap between required and attained level of knowledge in SMEs is noted.

- Offer of knowledge presently appears in the form of seminars and training programs organized by private companies and public institutions. In general, high-quality courses, covering the latest scientific and technical knowledge, offer "educational packages" as custom solutions which are "tailor-made" for large companies. Often, for attending such courses and seminars, the appropriate (higher) levels of knowledge and university diplomas are needed. Lower degrees of education are offered in the so-called open universities, which generally include common forms of adult education, and generally training and retraining programs aimed at individuals, and only rarely oriented to the business system as a whole.

- There is an obvious gap between demand and supply of knowledge for SMEs. There is a need for an intermediate level of education that could be offered through appropriate "models of gaining knowledge" that could be "custom tailored" for SMEs. Furthermore, the question of unification of dispersed demand for knowledge can be partially solved by networking of small and medium-sized enterprises.

- This section also explores the way society supports the education process in SMEs. It is clear that the lack of adequate professional expertise in SMEs is a problem which entrepreneurs cannot solve themselves, so they need help and support from the community, which is especially true for countries in transition. Based on the conclusions of the Lisbon Agenda, adopted at the EU level, Croatia has assumed the obligation to strengthen and support the development of entrepreneurship. For this reason, this chapter includes an overview of the existing system supporting the development of entrepreneurship, especially in the field of education and lifelong training, in case of Croatia. The aim of this review is to serve as a basis for further reflection that would accelerate the development of appropriate KM systems in SME's. This is particularly important for countries in transition and for developing countries in general. Doing so, small and medium enterprises will improve their unprivileged position in the global economy.

3. Definition of Knowledge Management

Nowadays, competitive advantage no longer relies just on tangible assets and natural resources, but on how effectively firms manage knowledge. Intensifying global competition forces companies to innovate and improve or upgrade their competence frequently in order to maintain their competitive advantage in the global market. In general, this requires fast exploring and acquiring of critical information and knowledge of the market and of its internal organization (Zahra & George, 2002). Wiklund and Shepherd (2003) suggest that future opportunities can be 'discovered' by combining an entrepreneurial orientation with knowledge management. When this combination can be effectively maintained by organizations, the likelihood of underpinning innovation and developing new competencies tends to be higher (Burstein, et al., 2003).

Knowledge Management is fundamentally a systematic approach for optimizing access to relevant advice, knowledge, and experience. Organizations which have not implemented Knowledge Management may be aware that they cannot capture and reuse good or best practices, and are likely to lose what some employees have learned but not shared about suppliers, customers and competitors, and risk repeating mistakes. The primary business problem that Knowledge Management is designed to tackle is that teams and individuals are performing sub-optimally, because they do not have access to knowledge acquired through external experience. In addition, new endeavors and innovations may be impeded from lack of access to knowledge via Knowledge Management practices and tools (Gorelick, Milton and April, 2004).

By managing knowledge as a continuous process organizations are able to meet existing and emerging needs and identify and exploit existing and acquired knowledge assets in order to develop new opportunities (Quintas et al., 1997; Carrillo et al., 2004). Furthermore, since knowledge is the key resource for competitive advantage, storing and protecting knowledge creates value for the organization (Berry, 2000) to keep innovating without fear of being imitated by others.

In addition, Ireland and Hitt (1999) proposed innovation and competence upgrading as two major factors for organizations to compete effectively in the market. Organizations should focus on innovation and developing their competence intensively to differentiate themselves from competitors. This condition should be based on managing knowledge effectively, by integrating existing knowledge and new information in order to develop new knowledge that will encourage innovation (Perez-Bustamante, 1999). The consequence of this strategy is the enhancement of organizational effectiveness (Tien-Shang Lee, Munir Sukoco, 2007).
Knowledge that is unique and specific to an organization is now viewed as the key asset that can lead to a sustainable competitive advantage (Nonaka et al., 2000). Information and knowledge management are recognized as driving forces behind the creation of organizational value (Cuganesan, 2005).

4. What Are the Skills Needed to Entrepreneurs?
What kind of knowledge is necessary to firm it is difficult to specify, while looking for the answer to that question many will come to different answers. Already around the middle of the fifteenth century, Benedict Kotruljević opposes the foolish who deny or condemn the route of the learned emphasizing the breadth of knowledge that a trader must have to achieve business and social success. Peter Drucker stressed the entrepreneur’s ability to investigate and change making challenge of it and creating innovative contribution to his work (Cingula, Veselica, Cingula, 2010). Taking into account that the entrepreneur has to understand the essence of his business, in order to be able to take creative risks and explore the opportunities and threats from the environment, and to be capable of social communication, including the electronic media, it is evident that the education for entrepreneurship must be varied and comprehensive. Education of experts in entrepreneurship must include gaining technical and technological skills, as well as many other types of knowledge from the scope of social sciences, but also incorporate the development of social and ethical personality traits. All stated above points to the need for lengthy and diverse contemporary business education. The development of creativity and courage must be encouraged from the early age, while the technical knowledge can be built later. Social and ethical components must be permanently installed in all forms of education. (Cingula, Veselica, Cingula, 2010)

Entrepreneurs’ success as a result of his courage and creativity and natural talent often substitutes for the lack of formal education. However, the entrepreneurial talent itself has never been sufficient. (Cingula, Veselica, Cingula, 2010)

Starting from the previously mentioned concepts by which the entrepreneur meets the three dimensions - economic, managerial and innovative (Vesalainen, 2005) it is possible to add one more - social responsibility or ethical dimension (Cingula, Filipovic, Primorac, 2009). For each of these dimensions it is possible to define specific forms of education which will promote the strengthening of certain dimensions.

A broad definition of entrepreneurship education is as follows: «All activities aiming to foster entrepreneurial mindsets, attitudes and skills covering a range of aspects such as idea generation, start-up, growth and innovation. » (Fayolle, 2009)

5. Preconditions for the Development of Education Process for Entrepreneurs – Croatian Example
Key dimensions to develop entrepreneurship education are as follows:

- **Strategy** – commitment of top-management, written policies, level of integration,
- **Infrastructures** - department/centre, chairs, professorships, cross-disciplines, structures or activities etc.
- **Resources** - budget, types of funding, internal/external lecturers etc.
- **Teaching and Learning** - courses, degrees, pedagogical methods, part of curriculum etc.
- **Outreach** - alumni, stakeholders, community engagement, networks etc.
- **Development** - evaluation, improvements, research etc.

Since the beginning of the 1990s, the development of the de novo private enterprise sector in Croatia has served as one of the main policy instruments underpinning economic growth in many post-socialist emerging market economies. The particular focus within that policy has been on the development of small and medium-sized enterprises (SMEs), which remains one of the main avenues for building a vibrant and competitive private sector in these countries. Support for the SME sector has also become an increasingly important part of the industrial policy of the European Union (EU) over the last decade. The development of SMEs is a central pillar of the Lisbon Agenda to create the world’s most dynamic and competitive European economy (Ćučković, Barlett, 2007).

Although this ambition has recently been scaled back in favor of an emphasis on reducing unemployment, the role of the SME sector has, if anything, gained prominence. It has been increasingly recognized that the failure of the Euro zone economies to exhibit the desired dynamism, in contrast to the more successful Anglo-Saxon model, is closely linked to the insufficient support given to entrepreneurial activity and to the development of the SME sector. In February 2005 the European Commission relaunched the Lisbon Agenda as the Growth and Jobs Strategy, which emphasizes improved support for SMEs (CEC 2005a, 2005b). The new strategy will focus on fewer targets and adopt an action programme in which support for SMEs plays a prominent role. In
particular, it will redirect state aid towards sectors with high growth potential, create an SME-friendly business environment and improve regulation in order to reduce the burden of administrative costs. It also focuses strongly on support for innovation aiming increase funds for research and development (R&D) to the level of 3% of EU gross domestic product (GDP), promoting the uptake of Information and Communication Technologies (ICTs) and developing innovation poles linking regional centers, universities and businesses (Čučković, Barlett, 2007).

The recent opening of membership negotiations with the EU has brought all these issues into greater prominence in relation to SME policy in Croatia. As part of its drive to develop an EU-wide policy to promote entrepreneurship, the European Commission has encouraged the adoption of the European Charter for Small Enterprises, which sets out indicators of best practice for policy in this field. Croatia endorsed the Charter at the Thessaloniki summit in 2003, indicating the important place of support for SMEs in Croatia’s industrial policy. Yet this ambition to promote an entrepreneurial and competitive economy in Croatia is beset by multiple obstacles and policy inconsistencies (Čučković, Barlett, 2007).

6. Policy Environment for Promoting Education for Entrepreneurs in Croatia

Policy environment for promoting entrepreneurship in Croatia is fragmented, without links between existing parts. There is no clear understanding between the policies and programmes, what contributes to an overlap on one side (programmes) and a lack on the other side (policies). More importantly, there is no evidence of efforts to refresh existing documents (e.g. Programme for Enhancing Small and Medium Sized Businesses 2004-08, developed by the MELE), despite some available inputs, like the Strategy Development Framework for 2006-13 which presents an umbrella type policy document, adopted in 2006.

Croatia’s rank within the group of EU countries involved in the GEM research clearly illustrates the weak points of Croatia’s entrepreneurial capacity and can provide insights for government policies and programmes. The difference in Croatia’s ranking according to the quality of primary and secondary education (15th place) in relation to the tertiary level of education (19th place) still indicated a gap, but in relation to 2006, this gap in perception of quality is decreasing (in 2005 these two held 22nd and 29th place, respectively).

However, also in 2006, primary and secondary education insufficiently contributed to the development of entrepreneurial capacity of youth, which is shown in experts’ extremely low evaluation of primary and secondary education within the ten lowest graded statements. Ongoing reforms in the field of education in Croatia (such as cataloguing of knowledge and skills and the Bologna higher education reform) indicate the existence of political will, but the efficiency with which these mechanisms are applied depends on the consistency and successful implementation of education policy.

In 2006, same as in 2005, quality of the transfer of research and development from universities and research centers to economic practice was among the lowest graded components of entrepreneurial environment in Croatia. It is especially significant that among the lowest graded statements there are two that indicate there is a considerable problem of transfer of R&D to the business sector. Experts believe that there is no adequate support available to engineers and scientists that would facilitate commercialization of their ideas through new and growing enterprises, and those new and growing enterprises do not have the same access to new technology and research as large enterprises. Although perceptions of quality of protection of intellectual property significantly improved in 2006 in relation to 2005, this field is still a significant low point of entrepreneurial environment in Croatia.

7. The Importance of the Lisbon Strategy

The Lisbon Strategy (also referred to as the Lisbon Agenda) was agreed in 2000 by European Council in Lisbon. The EU set itself the strategic goal “to become the most competitive and dynamic knowledge-based economy in the world by 2010, capable of sustainable economic growth with more and better jobs and greater social cohesion” (European Council, 2000). The strategy included a comprehensive series of reforms. It was a response to global competition, particularly to US progress in the “new” knowledge economy and its leadership in information and communication technologies (ICT), in which it had begun to outperform the individual European economies. However, achieving this goal required preparing for a knowledge-based economy and society by better policies and completing the internal market; modernizing the European social model and sustaining a healthy economic outlook and favorable growth by an appropriate macro-economic policy mix.

The Community Lisbon Programme defined Knowledge and innovation for growth as one of the strategic objectives, which will be implemented by the following measures:

- Increase and improve investment in research and development
- Facilitate innovation, the uptake of ICT and the sustainable use of resources
- Contribute to a strong European industrial base.
In particular, it emphasized the following measures, which stands out as one of the key measures if it wants to increase the knowledge base of small and medium-sized enterprises, and improve knowledge transfer between the HEI and SMEs. It is a measure of investing more in knowledge and innovation, involving the following planned activities:

- Promote policies and actions aiming at the established overall 3% objective for R&D spending by 2010, taking into account different starting positions of member states.
- Speedily adopt the 7th Framework Programme for R&D and the new Competitiveness and Innovation Programme (CIP)
- Establish a European Research Council aimed at raising the excellence of the best research teams
- Create a single, competitive and open European labor market for researchers
- Develop a broad-based information strategy for Europe that translates investment in knowledge into products and services
- Member states should develop comprehensive lifelong learning strategies - the EU Lifelong Learning Programme 2007-2013
- Facilitate universities’ access to complementary sources of funding, in line with national practices
- Develop managerial skills and competencies for the people involved to transfer the research results to the business community.

Croatia does not have a comprehensive action programme to implement the Lisbon Strategy goals capable of being compared to the documents some other countries prepared during the accession process. However, some of the aims and the activities leading to its implementation were introduced in the different strategic documents that were prepared after the year 2000. For example, Government prepared a number of sectoral strategic documents under the common title Croatia in the 21st Century, and some of them are very much in line with Lisbon goals. This particularly relates to the strategy covering science and research, which approaches the issues of knowledge-based society, catching up with innovation and new technologies (Government of the Republic of Croatia, 2003). Understood in a wider sense, Lisbon goals are introduced in the 55 Recommendations of the National Competitiveness Council, covering all the areas relevant for raising the level of competitiveness in Croatia, including education, innovation and technology development, strengthening of small and medium-sized enterprises and creating leadership (National Competitiveness Council, 2004).

Most recently, Croatia adopted the Strategic Development Framework 2006-2013, a key document for the coming period. It gives highest priority to knowledge society and introduces the frame for the overall development. The main goals are raising the level of competitiveness, together with strengthening social cohesion and welfare. The development of human resources is recognized as being crucial for the competitiveness of the Croatian economy (Dalić, 2006). The document thus follows some of the key Lisbon Agenda goals, although it does not cover all the areas of the redefined Lisbon Agenda.

8. Solution and Recommendations

Croatia has not achieved a satisfactory level of development of small and medium enterprises, and thus the necessary conditions to create a satisfactory development of Knowledge Management systems in SMEs are not met. Shortcomings and problems of Croatian entrepreneurship that are directly linked or incurred as a result of insufficient investment in Knowledge Management System in SMEs are as follows:

- Despite the relatively favorable indicators of computer and information technology per capita, low levels of use of the internet for payment and trade in goods and services, speaks of the still underdeveloped Internet business proposal, and lack of computer literacy.
- In sectors with significant resources for growth, including technology-based entrepreneurship, there has been insufficient entrepreneurial activity and business relationship with the research and development sector, both through business relationships with scientific institutions and with business entities in the sectors of new technologies, research and development is missing.
- In the small and medium enterprises sector there is low productivity, lack of product quality, innovation and an unwillingness for export orientation.
- Despite the improving indicators in favor of entering into entrepreneurship because of the perceived opportunities, there is a significant gap in the GEM motivational indices.

Deviation from the level of motivation index of GEM countries suggests the need for improving action at the level of government policies and programs, primarily in areas that are key to strengthening the entrepreneurial activity: education, regulatory framework, business environment and consistency of government policies.
The problems of promoting entrepreneurship are administrative barriers and a lack of coordination of government policies in creating environment conducive to entrepreneurial activity - a large number of institutions at national and regional level, encouraging entrepreneurship without coordination, and performance measurement of incentive programs and implementation of policies consistent with regional development needs (Croatian Chamber of Economy – Hrvatska gospodarska komora).

It is obvious that all the key issues of Croatian entrepreneurship are directly or indirectly related to or caused by a lack of knowledge bases built in the SMEs, and generally insufficient investment in knowledge, ie non-systematic education of entrepreneurs.

Entering into negotiations on full membership with the EU, Croatia committed itself to accept not only the acquis, but also to harmonise its policies with EU programmes and strategic documents. Primarily, these “soft” obligations start with the need to accept horizontally the Lisbon Agenda instruments, in order to be able practically to implement policy measures.

The Lisbon Agenda is the basic documents of the European Union to include national strategies of member states, will soon include the Croatian strategy too. This declaration has two main objectives: a higher and more stable economic growth and creation of high quality jobs. The Action Plan (EC Working Document SEC, 2005) contains ten most important goals, collectively called Knowledge for growth, among which are stated:

- to increase and improve investments in science, research and development
- to encourage innovation, expand the use of information and communication technology, and sustainable use of resources,
- knowledge-based society must strive to achieve a healthy economy.

With acceptance of the acquis, Croatia will share the goals envisaged in the Lisbon Agenda in numerous communications and action plans. There is an urgent need in Croatia to develop action plans and other implementation instruments with clear obligations, deadlines and a reporting system, in order to converge and implement specific Lisbon Strategy goals during the process of accession. However, several documents that were prepared during the past few years include some elements of national reform programmes, although they differ in type and scope. The screening process has already highlighted some of the areas in which Croatia should start with preparations to implement Lisbon Strategy goals. There is a need to develop a national 3% Action Plan, with coordinated measures and precisely defined targets and actions, together with mechanisms for monitoring the implementation. The purpose of such document should be to define Croatia’s own priorities in this particular sphere, having in mind the country’s specific situation and particular needs and possibilities. This should be based on the model of the EU 3% Action Plan, but not necessarily adopting the same target.

The 3% target is far for being realistic for Croatia – current investment in R&D in Croatia is 1.14% of GDP, while the EU average is 1.9%. In spite of the fact that Croatia has not prepared an action plan comparable with the EU 3% Action Plan, there are initiatives which are in line with the target to raise overall R&D investment to 3% of GDP by 2010, two thirds of which will come from the private sector”. Some progress has been made in approaching the Lisbon goals, although a coherent approach is lacking and the coverage is insufficient. It is clear that Croatia needs to prioritize the Lisbon goals, having in mind its specific situation, starting position and real possibilities of implementation. It is also necessary to raise the awareness and level of understanding of the Lisbon Agenda implementation mechanisms and their relevance for the process of approaching the EU.

9. Future Research Directions

Further recommendations for practice and future research:

- To develop an appropriate model for operationalization of strategic documents into practice, particularly the Lisbon Strategy, through a public body responsible for planned and systematic approach to educating business owners, and which will thus gradually build up Knowledge Management Systems in SMEs. At this stage of development in Croatia, the closest to that task may be regional offices of Croatian Chamber of Economy and Croatian Chamber of Trades.
- At the same time, through media, education, marketing, to raise awareness and "educate entrepreneurs for education." This will develop a "platform" for the possible implementation of the above models.

Certainly, further research should make a deeper analysis of the needs of entrepreneurs for ongoing training, as well as requirements that contractors should have to build an adequate system of Knowledge Management, based on the practice of large companies. Likewise, further comparative analysis of the positive examples of incentives for enterprises in different countries - both those in transition and in developed countries - would be useful. Comparing the benefits of individual models could lead to universal conclusions and unique model of building a KM system for small and medium-sized enterprises.
10. Conclusions

Among the policies of increasing investment in research and development, the Lisbon Declaration provides for increased funding for research and development in the member countries individually as well as achieving the goal of 3% of GDP at the EU level. The Seventh Framework Programme for Research and Development as an instrument of EU policy in research and development sector aims at providing a new momentum in European research and innovation area, as well as the important participation of Europe in the global exchange of knowledge and promoting research and development in areas of special interest to European competitiveness. Support measures will be implemented in cooperation on projects and coordination of national research programs and by encouraging the mobility of scientists and ideas.

In the area of innovation and industrial policies, the EU member states, including Croatia, are expected to develop their innovation policies in accordance with their national characteristics and advantages. They will also be required to introduce support mechanisms for SMEs, support joint research between businesses and the research sector, create conditions for the establishment and growth of high-technology companies, as well as encourage the development of partnerships for innovation at the regional and local level.

Concluding remarks:

- Knowledge transfer in SMEs takes the form of lifelong learning, and as such is appointed to key documents, where the essential categories are knowledge and technology transfer, and the percentage of investment in R&D sector.
- Small and medium enterprises are faced with insufficient expertise, professional knowledge, and do not have systematic access to knowledge, as well as systems of technology transfer or knowledge management.
- The already hampered formation of knowledge management in Croatia is even harder when you take into account the fact that Croatia is a country in transition.
- The imminent Croatian accession to the EU is an opportunity for strengthening entrepreneurship in general, and thus supports entrepreneurship, entrepreneurial momentum, more advanced features and forms, such as transfer of management and technology and lifelong learning for entrepreneurship, as a basis for creating the knowledge management system in future, based on the conclusions of the Lisbon Agenda.
- Croatia has adopted key EU documents on the promotion of entrepreneurial activities and education for entrepreneurs. Numerous public and private entities in Croatia are trying to promote education for entrepreneurship. However, in practice a large gap exists between supply and demand for knowledge among entrepreneurs. This gap is reflected in the following:

  - There is insufficient awareness among small and medium-sized businesses about the importance entrepreneurial education. Entrepreneurs often are not aware that they achieve results below their capabilities because of lack of knowledge. Croatia is still dominated by the belief that education ends with the completion of formal education.
  - Small and medium-sized enterprises, unlike large, typically employ less-educated labor force, which has less need for continuous improvement. That closes the vicious circle. The "momentum" that will reverse the cycle in the desired direction is missing. Obviously, this impulse must come from outside, along with the growing awareness of the need for permanent education and knowledge management in enterprises.
  - Small and medium-sized businesses that feel the need for education, are generally not willing to pay large sums of money for education. They expect it from the supporting institutions of the public sector, or that it at least be subsidized.
  - There is no systematic form of «supply of education» for small and medium enterprises, except in cases where certain forms of law imposed retraining, or in cases of retraining when a certificate of completion of education is issued in line with that of regular education. In cases where companies are offered new, optional educational facilities, small businesses do not show enough interest for them.

A general conclusion is that small and medium-sized enterprises are not able to independently develop their own Knowledge Management Systems. They need public support, which, in case of Croatia, means the acceptance of the Lisbon Agenda and the membership in the European Union, which will bring about the support to national level, i.e. the adoption of the Action Plan on implementation of the Lisbon Strategy in the field of technology. To achieve the objectives of the Lisbon Strategy in Croatia, the adoption and implementation of an action plan is the essential prerequisite for the implementation of the planned and systematic KM in SME's in Croatia.
In this way, creating new policy that will support the development of knowledge systems for small and medium sized enterprises, with the aim to gain knowledge adequately, update it and link it (outward and inward), will enhance the competitive position of SMEs in the global market.

11. References


