

To be included here the article should have focused on the accounting application of computers.

Finally, part seven deals with legal aspects of management. Perhaps the article on insurance could have been included in this part, or separately treated as management of risk.

This book has four basic strengths. First is that the authors are professionals with versed experiences, hence their presentation of information is quite good. Second, the more complex management subjects are divided into small articles which can easily be digested or understood. Third, the language used is quite simple to understand. This has been achieved by avoiding technical terms as much as possible. Fourth, a comprehensive glossary and in some cases illustrations have been provided. This makes it easier to follow and check up terms which are not explained in the text. Other than the problem of some articles being shorter due to different approaches by some of the of authors, the book is quite useful to those wishing to start and manage small enterprises. The book provides an alternative solution to wage employment, which is self-employment. Kenya, as such, is not able to provide adequate solutions to employment except through self-employment: this view is supported by policy documents such as sessional papers and development plans. It is in this regard that this book makes essential reading.

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**African Entrepreneurs: Pioneers of Development**, Keith Marsden, International Finance Corporation, Discussion Paper No 9, The World Bank, Washington D C, 1990, 66pp, ISSN: 1012-8069. No price given.

This Discussion Paper highlights the problems and needs of modern African entrepreneurs, based on its interview findings of 36 entrepreneurs in six sub-Saharan African countries. Its findings are said to be intended for policy-makers, donors and advisers who have African development in their hearts. However, I also feel that the Paper is beneficial to future African entrepreneurs as they will gain an insight into what it takes to be an entrepreneur.

The author's decision to write the Paper arose from an awareness of the neglect and undermining of modern African entrepreneurs. In the 66 pages, divided into two major sections, the author successfully demonstrates the role of modern African entrepreneurs in the development process. African entrepreneurship has been down-played in many African countries for some time because indigenous

entrepreneurs were presumed to be scarce, whilst at the same time foreign entrepreneurs were not trusted. The widespread belief was that entrepreneurship flourished in the Western world but not in Africa. However the Paper finds that entrepreneurship is 'alive' and well in Africa and has flourished where there has been both supportive policies and even hostile environments.

The author points out the importance of entrepreneurship in Africa, ie it creates employment for jobless people. He also stresses that successful enterprises have expanded from informal to formal enterprises as their owners have acquired experience and accumulated capital. However the author criticises the informal sector for its on-the-job training. It is pointed out that training is repetitive and does not take cognisance of issues concerning both the obsolescence, and, conversely, the increasing sophistication of machines.

Of major importance is that the author points out that although the governments generally did not encourage foreign entrepreneurs into Africa, these entrepreneurs have not blocked local entrepreneurship. Moreover, foreign entrepreneurs have benefited indigenous entrepreneurs by imparting to them their technical skills of running enterprises.

Perhaps the other factor worth mentioning is the shortage of funds available to African entrepreneurs. African enterprises are said to be retarded by inadequate access to bank credits, and high rates of interest imposed by banks which also limits the number of borrowers.

The second section deals with the findings of the interviews carried out. Thirty-six entrepreneurs in six countries were interviewed, the majority of which were selected from a list of people who received assistance from the Africa Project Development Facility (APDF), an institution founded in 1986 on the initiation of the International Finance Corporation. APDF provides advisory services to private entrepreneurs in sub-Saharan Africa, including assistance in preparing market, technical and other feasibility studies.

Some interviewees were suggested by financial institutions and other contacts in the field. The criteria were African nationality, a track record of performance and coverage of a range of activities.

The author presents the interviewees' appreciation of the assistance they receive from the APDF in spite of the limited funds it offers. Commercial banks were found not to be willing to assist if the individual had no collateral. Female entrepreneurs have been severely affected by this, such that one had to have her truck (obtained with an end-of-service gratuity from the Ghanaian army) used as collateral in order to solicit funds from the Agricultural Development Bank. She then purchased a second-hand wooden fishing boat which gave her the opportunity to break eventually into the market for canned tuna fish. A few interviewees

claimed to have links with foreign partners and financial institutions. Assistance from governments as acknowledged by the author is said to be limited. However, some entrepreneurs started their enterprises from their own savings whilst some inherited them.

A particular strength of this section is highlighting the contributory factors to the successes of the African entrepreneurs. Factors are said to be personal characteristics such as social, educational backgrounds and age groups. It is also pointed out that entrepreneurs often tend to set up enterprises in fields they are familiar with. For instance some pursue similar businesses to those of previous employments. Large numbers of African entrepreneurs employ wage labour and run enterprises on modern lines.

Perhaps the other contributory factors to the success of the enterprises could be better understood if they were given as advice to future entrepreneurs. These include hard work, thrift, desire for self-improvement, shrewd business sense and undoubtedly entrepreneurial drive. The author, however, points out that the first few years are difficult as only a few things proceed according to plan. Perseverance and good management skills are therefore important. Finally, in cases of risk, the entrepreneurs should diversify their enterprises further.

In conclusion, the author deserves a pat on the shoulder for a well-researched study on entrepreneurs. However, the title "African entrepreneurs" is misleading, as one is bound to expect information about the whole of Africa, yet the study is only on sub-Saharan Africa. The author therefore should have been more specific. Despite this shortcoming the Discussion Paper fairly represents African situations as a whole. The information presented is clear and useful and is to be recommended.

**Multigenerational Family Therapy**, David S Freeman, University of British Columbia, Canada, The Haworth Press, New York, 1992, ISBN: 1-56024-125-X (h/b), 1-56024-126-8 (p/b), 389pp + index, \$49.95 (h/b), \$24.95 (p/b).

*"No family therapist - whether experienced practitioner, student, teacher, or supervisor - will want to miss Multigenerational Family Therapy. Anyone who has ever struggled to shift responses from content to the process of a family's thinking will be delighted to have this method of inducing growth and change illustrated and demystified. After setting forth the goals and assumptions that guide his therapeutic interventions, Freeman illustrates these with transcripts of actual sessions in the beginning, middle, and ending phases of therapy involving adult couples. The clear annotations of these cases not only shows the importance of including their parents, siblings, and other significant persons, but also demonstrates how this can be done effectively"* Carolyn L Attneave, PhD, SciD, Professor Emeritus, University of Washington.