



## The Need for Accounting Training Packages for Small-Scale Firms in Rural Mauritius

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### Abstract

This paper basically examines the need for accounting education and training for small-scale businesses in Mauritius and the need to use accounting software packages in such organisations. For the purposes of the study, the researcher selected two locations namely Pamplemousses and Flacq as areas where the research could be undertaken. Around thirty small businesses were targeted with a turnover varies between Rs 125 000 to Rs 1 million. The research states that there is a positive perspective of using accounting software packages in Mauritius regarding small firms. The companies selected for the purpose of the research were in favour of adapted accounting packages that they could effectively use for the day-to-day activities while ensuring that they adopt the regulatory business practices. Although the research is valid within the parameters defined; thirty companies on average, two rural districts in Mauritius, it cannot be co seven coastal ones. The practical implication of the research is that small-scale businesses in rural areas of Mauritius require tailor-made accounting packages to perform better. The use of accounting packages might encourage small-scale businesses in rural Mauritius to be future-oriented and ready to face long-term survival. This research is undertaken at a time when Mauritius calls for good financial governance and performance from small businesses when accounting packages can effectively boost efficiency and effectiveness.

**Keywords:** accounting packages, small-scale firms, rural Mauritius

### INTRODUCTION

This paper basically examines the need for accounting education and training for small scale businesses in Mauritius and the need to use accounting software packages in such organisations. As a result of making entrepreneurship more dynamic in Mauritius, the Government of Mauritius along with local authorities like the National Empowerment Foundation, encourages the development of start-up businesses for young and new entrepreneurs in Mauritius. These prospective business people may have been supported by basic training onto developing businesses but will little or no idea of accounting techniques. Quite often, small businesses have failed because their owners did not consider the long-term viability of their projects. Generally, keeping track of money flows and having a good basis in accounting makes good business sense for owners of both small and large businesses. In many ultimately unsuccessful enterprises, failing to keep track of the money often results in the company's money gradually or suddenly disappearing (Business Dictionary). Businesses in rural Mauritius were run solely to earn a living and sustain the longer educational and career plans for the children. Small scale businesses flourished up to the 1990s when they were overtaken by new businesses operating with large financial capital and capable of proposing a 'one stop shop' service to the public. Incidentally, business management was professionalised through the formalisation of accounting practices and techniques. This allowed medium-scale organisations to better prepare themselves finally, develop sound financial governance and eventually dominate over small businesses that were forced to shut down. Since the country is

now experiencing a high level of unemployment, the Government of Mauritius decided to offer a boost to the local entrepreneurs so that they could set up businesses and have an activity upon which they can depend. Small business demonstrated its durability during the 1970s and 1980s in particular [1]. Small scale businesses have flourished over the years in Mauritius in various forms starting from the sole proprietor business to small companies employing up to ten people. They have been in the form of commercial activities like shops, refreshment outlets known as 'tabagie', clothing apparel outlets known as 'magasins' and eventually small scale enterprises engaged in the manufacture of goods. Small and medium enterprises go a step further whereby they are producers of goods and services and operate in a more sophisticated environment. Small businesses do also form part of the informal sector where people can run their own business as hawkers in different locations of the country. The African Development Bank points out that the informal sector contributes about 55 per cent of Sub-Saharan Africa's GDP and 80 per cent of the labour force [2].

Owners of small businesses often complain that their activity is prone to change and uncertainty. Traditional Chinese shops that operates with a credit system with rural customers in villages dominated the commercial scene for almost four decades (1950-1990) while their activities were quite easily swallowed through the setting up of hypermarkets starting from Continent in Phoenix, Mauritius to a panoply of oligopolists in the same area today namely Jumbo, Way, Winner's, Shoprite, etc. In a similar way, small clothing apparel shops described as 'magasins de luxe' owing to the perception that buyers placed on them are also subject to strong competition from entrants of the same size but more particularly from bigger shops and malls selling a larger variety of products at very competitive prices. Oligopolistic firms may achieve economies of scale that would elude smaller firms [3]. Again, very large firms, whether quasi-monopolies or oligopolies, may achieve levels of sophistication e.g. in business process and/or planning (that benefit end consumers and) that smaller firms would not easily attain.

These two above-mentioned examples, among many others, explain the vulnerability of small scale businesses. A lack of marketing skills of small businesses definitely contributed to high business failure rate in South Africa [4]. Here, the argument is that small business might fail commercial because of a lack of marketing skills coupled with low financial capital available. A range of small scale shops also cease business because they were owned by people who saved money for the future of their children and had no long-term idea of expansion or development. These business incidentally failed or seem to be moribund once the children grow up and undertake jobs having greater prestige and commanding a higher level of revenue. They run tiny operations that do not grow into larger firms but merely provide an alternative employment opportunity to the entrepreneur and potentially their family members [5]. However, these firms do not grow to be medium-or even large-sized businesses; nor do they create employment opportunities for other workers in the economy.

### **STATEMENT OF THE PROBLEM**

The problem for the survival of small scale businesses does not necessarily come from the fact that they have little capital and are unable to survive. Excellent examples can be start-ups in sectors like clothing that are still small and medium in size but can now command much higher revenue and sustainability. Companies like 'IV Play', 'Island Haze' or 'Peace Angels' can be in the same area but have shops in various strategic locations where they are surviving and even making decent business.

The problem comes from the lack of accounting education and training that could be a major barrier to the advancement of small businesses. In the United Kingdom, for instance, 51% of Small and Medium Business (SMB) owners are entirely reliant on error-prone methods for the day-to-day running of their businesses [6]. Although planning for succession or takeover might not have been initially planned, small businesses are usually prone to opaque accounting techniques that might be simply too rudimentary. Experience shows that manual, paper-based working is incredibly inefficient and impairs SMB productivity [7]. Basic accounting management in the form of book keeping or simply accounting for the returns at the end of the day are not at all adapted to the daily existence of small businesses that do not know where they are heading.

This paper states that there is an urgent need for small companies in rural areas to consider integrating sound basic accounting training and have them supported through tailor-made packages for ease of use by the business owners or employees. It also purports that through such accounting education and training, small business will be less exposed to business risks and perform better for long-term survival.

### **LITERATURE REVIEW**

Accounting has been practised by all organisations regardless of their size. Small companies normally practise basic accounting. Every small business needs to account by law for the profit or loss that it makes over time. One of the most important accounting practices needed when starting a business consists of keeping accurate records about how the business is doing financially over time [8]. Accounting has been defined as "the language of business" because it is the basic tool for recording, reporting, and evaluating economic events and transactions that affect business enterprises. The Encyclopaedia for Business (2015) states that accounting processes document all aspects of a business's financial performance, from payroll costs, capital expenditures, and other obligations to sales revenue and owners' equity [9].

Small and medium enterprises represent a major business sector in the industrial world and are of great significance in less developed countries. In many countries they represent over 95% of all businesses, employ around 65% of the workforce and contribute about 25% to GDP [10]. They need to have effective accounting systems in order to perform well in business. This concept might be shared by large companies that formalise the application of accounting practice. It is generally felt that the larger the organisation, the greater the need for management accounting information [11].

The argument here is that small firms in developing nations are less open to formal accounting methodology. In many countries the shortage of competent accounting staff is a significant impediment to economic development. IFAC (1999) suggests that a very high priority should be given to the development of effective education and training schemes in these circumstances [12].

The key feature of a competence-based approach to education and training is that it should be concerned with providing the skills, knowledge and understanding that individuals need to perform to the standards required in the workplace [13].

Ekwe and Abuka support the cliché of accounting as the language of business [14]. This is in recognition of the fact that without accounting, determining organisational performance would have become a mirage. Accounting provides fundamental information about a business so that

interested parties and in particular investors can make informed decisions regarding that business firm. According to Osuala, the knowledge of fundamental accounting skills are very imperative for sustainable business [15]. The non-possession of these fundamental accounting skills by SMEs, therefore, constitutes a problem such that, the chances of survival of the business are slim and the probability of imminent failure/collapse become high. Onah supports the idea that fundamental accounting skills are those competencies in basic accounting required by a person to function competently, confidently, and successfully in the process of carrying out one's function of recording daily business transactions [16]. The key skills include skills in book-keeping, purchasing and supply, bargaining, determining labour costs, simple budgeting, and keeping of accurate receipts, sales records skills in keeping reliable records, sourcing for market outlets, work in progress records, credit purchases, invoices, cheque payments, keeping customers' records and goods inventory. Others are skills in good credit facility practices, operating the cash payment receipts, cash sales, prudent financial and working capital management [17].

Taking Ghana as a case study, Amoako comments that since most SMEs in Ghana are managed by private owners, they sometimes believe they have less need for financial accounting information because of their personal involvement in the day-to-day operations [18]. This might be typical of several Mauritian small businesses both in the formal and informal sector. In order to enable seekers of finance and providers of finance make an informed economic decision; there is the need to have reliable accounting information which has been generated through an adequate accounting system. This requires that proper books of account are kept. An inadequate accounting system is a primary factor in small business failures. Good quality of keeping records for SMEs attract investors to invest and for financial institution to provide finance to small companies [19].

Contrasts regarding poor accounting comes from Lybaert who explains that the quality of accounting information utilised within the SME has a positive relationship with an entity's performance and survival [20]. Kinney further supports that accounting is one of the important types of information for decision making both within and outside the organisation [21]. Poor record keeping is also cited as a cause for start-up business failure. In most cases, this is not only due to the low priority attached to it, but also a lack of the basic business management and skills.

A good understanding of simple financial concepts can potentially lead to better business decisions and, ultimately, greater household welfare [22]. The challenge is to determine not only whether training programmes can improve financial practices and outcomes, but also how to teach financial literacy more effectively. A better understanding of simple financial rules and how to put them into practice might translate into more successful businesses. For example, they may allow business owners to adjust their effort in response to economic fluctuations or help them to manage inventory and products more effectively. Simplification has also proven its merits in the case of financial products, such as enrolment in retirement savings plans and in applications for college student loans in the US [23]. Effective results suggest that in many different contexts, optimality may lie in the direction of simplification.

### **The Literature Gap**

Coming to the Mauritian situation, a large number of business failures have been attributed to inability of financial managers to plan and control properly the current assets and the current liabilities of their respective firms [24]. Small firms are a group of businesses driven by the attitude and motivation of one person, tend to control all functional areas of the business and

accord less time to the accounting and finance function. This is often viewed as unimportant and hence received less attention on the part of the owner manager. Nayak and Greenfield reported evidence that micro-firms lack signs of any systematic accounting practices. Various studies have found similar results for small firms and the key reasons include lack of time, resources and skills of small business managers [25].

From this standpoint, comes the need to have accounting software for small Mauritian firms in an era of digitalisation of information. According to Wasserman, keeping 'the books' for a business was literally a paper-based process, involving a ledger, lots of columns, and a pencil to record a business' essential financial data. In the digital age, however, even the smallest business can benefit from a wide variety of small business accounting software products on the market. Business accounting software can be the source of all this information [26]. But finding the best accounting software program for a small business can be a challenge, with an explosion of shrink-wrapped software products and online application offerings [27]. There are many software packages on the market that allow business managers to successfully control records without an accounting degree. Every business will have different requirements from an accounting software. In a Case Study: Finding the right accounting software for your business, Creswell comments that 'having really good information means your business can react the way you want it to, rather than how you hoped it would [28].' This is where the present study focuses and why it purports the importance of adapting accounting packages to small firms. Advancement in technology is now the order of the day and businesses are constantly looking for cost-effective, economic and efficient ways of satisfying customers' needs [29]. Thus, there is the need for businesses to be abreast of the current issues in technology to enhance their business. This is to help gain a competitive advantage over their competitors.

### **RESEARCH METHODOLOGY**

After the discussion of the literature, the researcher firstly established a sample that could be used for the purpose of the research. Taking as an example that small scale businesses are numerous in Mauritius, selected regions could be representative of the population. Since the University where the research was undertaken was found in a rural area, the researcher selected two locations namely Pamplemousses and Flacq as areas where the research could be undertaken. In today's context in Mauritius, apart from major administrative activities, all types of businesses are carried out throughout the country under the process of decentralisation. Pamplemousses and Flacq are considered as two areas with similar profile to the other districts of Mauritius. Around thirty small businesses were targeted. Their turnover varies between Rs 125 000 to Rs 1 million . The sectors identified were varied ranging from the rentals of DVDs to retail activities including furniture. Respondents who were owners or managers of their business did not reveal their accounts but accepted giving an overall figure. A test questionnaire was forwarded to small businesses to see the validity of the questions. Cronbach's alpha is widely believed to indirectly indicate the degree to which a set of items measures a single unidimensional latent construct. The result obtained was 0.78 stating that there was good internal consistency. Most of the questions were addressed in local lingua-franca Kreol.

### **RESEARCH HYPOTHESES**

The researcher developed two key hypotheses regarding the use and application of accounting packages for small businesses in Mauritius.

### Hypothesis One

H1: Tailor-made accounting packages will significantly improve accounting practice and standards in small Mauritian companies.

Null Hypothesis H0: Tailor-made accounting packages will not have any significance on accounting practice and standards in small Mauritian companies.

### Hypothesis Two

H2: Accounting packages will have a positive incidence in the future strategy of small businesses in Mauritius.

Null Hypothesis H0: Accounting packages will have no incidence in the future strategy of small businesses in Mauritius.

## RESEARCH FINDINGS

From the hypotheses developed, a Likert Scale questionnaire was used to initiate timely responses from the recipients. Students of the University voluntarily worked as field workers and they were keen to find out suitable small businesses. One pre-requisite was that the small businesses selected use a Personal Computer or accessory like smart phone or tablet while undertaking their tasks. Companies using ledgers or accounting books only were not selected. Note that in some exceptional cases, responses were not given by the respondents which do not make the tally results even (30). The scales ranged from strongly disagree (SD)-weakest to strongly agree (SA)-strongest with ratings 1-4. Table 1 below provides the statistical data regarding how tailor-made accounting packages impact on their potential users.

**Table 1: The impact of tailor-made packages on accounting practice and standards**

No.	Item	SA	A	D	SD	$\mu$	$\sigma$	$\sigma^2$	Accept/Reject
1.	Tailor-made packages are easy to use.	6	15	5	3	2.83	0.87	0.76	Accept
2.	I am interested in tailor-made packages.	8	14	5	-	3.1	0.68	0.47	Accept
3.	I believe in the quality of packages.	6	15	5	4	2.76	0.91	0.84	Accept
4.	Accounting packages make accounting activity look professional.	9	14	6	1	3.0	0.79	0.63	Accept
5.	I can better understand accounting data.	5	14	6	5	2.63	0.94	0.89	Accept
6.	Packages facilitate my accounting tasks.	7	12	6	3	2.82	0.92	0.86	Accept
7.	I can have better control of my activities.	8	15	3	3	2.96	0.89	0.79	Accept
8.	I can better manage taxation.	7	13	6	2	2.89	0.86	0.74	Accept

Findings regarding the impact of tailor-made packages on accounting practice and standards disclosed that all the sample intervened was in favour of tailor-made packages. The overall mean was 2.87 higher than the average with all the 8 options accepted. It is clear from this standpoint that the companies selected for the purpose of the research were in favour of adapted accounting packages that they could effectively use for the day-to-day activities while ensuring that they adopt the regulatory business practices. With positive responses, the first hypothesis H1: Tailor-made accounting packages will significantly improve accounting practice and standards in small Mauritian companies, was accepted.

In line with the data presented in Table 1, the researcher was able to gather qualitative data regarding each set of hypotheses. For the first set of data, certain qualitative answers are presented below.

The ease of using tailor-made accounting packages:

*'Accounting packages are useful since they will guide me in better understanding and using accounting data with which I am not familiar.'*

The quality of accounting packages:

*'I would be more interested if packages were made by Mauritian firms with information and jargon that are familiar to use. Example Mauritian rupee version of accounting.'*

Understanding of accounting data:

*'This is a hard task for a farmer like me but my staff would help me better arrange the data so that there is transparency in the accounting function.'*

Management of accounting tasks:

*'As a user of Information technology, I feel that simple but well-structured packages will perfectly suit me in undertaking my activities more responsibly.'*

Management of taxation:

*'This is extremely useful as all the financial data that I use as a retailer can be better looked after and correlate with tax evaluator's assessment of my business. This will allow me know how tax figures can be calculated and input.'*

The next set of data supporting the second hypothesis is presented below. This concerns the impact of tailor-made packages on the future of small businesses in rural Mauritius.

**Table 2: The impact of tailor-made packages on the future of small businesses**

No.	Item	SA	A	D	SD	$\mu$	$\sigma$	$\sigma^2$	Accept/Reject
9.	Accounting information is vital for me.	8	15	4	-	3.15	0.64	0.42	Accept
10.	Accounting data indicate my company's strengths and weaknesses.	10	12	4	4	2.93	0.99	0.99	Accept
11	Accounting ratios are performance-related.	9	15	4	2	3.03	0.83	0.70	Accept
12.	Profit/loss accounts indicate survival potential.	7	12	6	5	2.70	1.00	1.01	Accept
13.	Accounting data can help me plan better.	8	14	4	3	2.93	0.90	0.82	Accept
14.	Accounting data is more technical than strategic.	10	12	3	5	2.97	1.04	1.09	Reject
15.	Accounting education empowers me to take decisions.	6	13	4	4	2.77	0.95	0.91	Accept
16.	I can better determine my future through suitable accounting packages.	8	16	3	3	2.96	0.87	0.76	Accept

The second hypothesis aimed at evaluating the impact of tailor-made accounting packages on the future of small businesses. The future would relate to decisions as to expand, rationalise or consolidate the business. The overall mean was 2.93 stating that it was stronger than the mean value 2, standard deviations were fairly high in some cases (10, 12, 13, 14 and 15) with clear-cut strong variances. Item 14 was a rejected decision since respondents found accounting packages more technical than strategic while the central item asked for strategic nature. Despite this argument being rejected, all the other items were positive and accepted. Hypothesis H2 was accepted: Accounting packages will have a positive incidence in the future strategy of small businesses in Mauritius. This view is also in line with the government's perspective of developing small and medium enterprises in Mauritius in subsequent budgets (2014/2015).

In line with the data presented in Table 2, the researcher was able to gather qualitative data regarding each set of hypotheses. For the second set of data, certain qualitative answers are presented below.

The importance of accounting data:

*'Such information is a must for the survival of businesses. Accountability is important in today's climate of transparency of accounting information.'*

The relevance of performance ratios:

*'For a business in agriculture, young people as us who are already qualified at the GGE 'A' level can assist our bosses in explaining how accounting ratios could be useful in comparing last year's and the current data.'*

Accounting data and planning:

*'This is critical for a small IT business of mine. Planning will ensure how I manage the stock control of my business and how I might plan to better utilise my resources. In the IT field, consumables and software change quickly and losses are inherent.'*

Technical importance of accounting data:

*'This applies to my business in the large retail area – a supermarket. Basically, I view accounting data more technical and operational in application to strategic. But, the accounting data applies very much to the day-to-day running and eventually survival of my business.'*

Empowerment in taking decisions:

*'I like to take decisions but these are usually managerial and financial. By linking accounting packages to decision-making like return on investment, net present values, cash ratios, etc. I can take more serious decisions.'*

Determining the future through accounting packages:



*'I might not critically assess the impact of accounting training packages on the future but seen from media information, it is clear that accounting data can help me better shape my future decisions and the survival of my handicraft business.'*

**MULTI-VARIATE ANALYSIS AND CONCEPTUAL MAPPING**

The study has also gone a step further in using an indexed mechanism to locate the propensity of the small firms in the rural areas of Mauritius and explain their readiness to use accounting software packages.

The index used a multivariate comparison where firms were first indexed regarding their market size. Agriculture remains important in rural communities in Mauritius (bucket shops, irrigation equipment, seeds), supermarkets are flourishing and take over small retail shops while training institutions are generally few. The sophistication of the businesses was also indexed from low to very high sophistication. Training institutions and computer businesses (repairs, sales, spare parts, and software) were highly sophisticated businesses. The degree of sophistication explained the readiness to use accounting applications. Training was indexed highest (1) and supermarkets (large retail) were also apt to use applications. Please note that about 80% of tax payers used the computerised version of filing (e-filing) and this partly relates to the ability and readiness to use application packages.

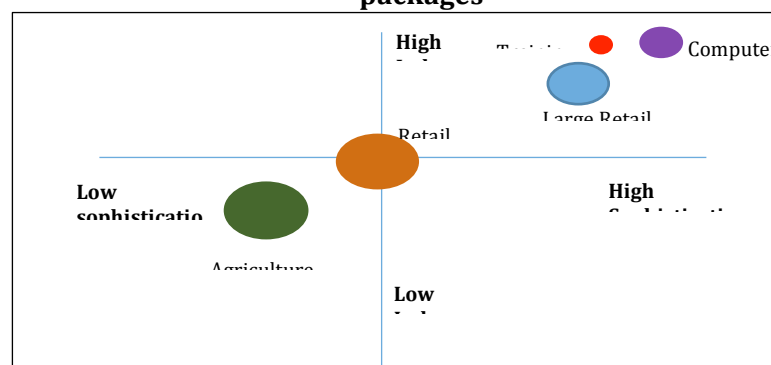
The table below shows the multivariate combination used to assess the sample of companies used for the purpose of the study. The indexed ability to use accounting packages depended on 5 factors: general education (0.2), customers (0.2), computer use (0.2), accounting knowledge (0.2) and e-return to MRA – Income Tax (0.2).

**Table 3: Comparative analysis of selected businesses and readiness to use Accounting Packages**

Small Business Sector	Market Size per selected region	Degree of sophistication	Indexed of IT adaptability to accounting packages
Training	Low	Very High	1
Computer	Low	Very High	0.9
Large retail	Moderate	High	0.6
Retail	High	Moderate	0.5
Agriculture	High	Low	0.3

From the findings, the researcher developed a perceptual map to better conclude his work and sense how firms under consideration would be viewed regarding their ability to use accounting software packages.

**Chart 1: Two-axis perceptual map for selected businesses and their readiness to use accounting packages**



Computer companies, training organisations (providers of courses in computing, accounting, management, business studies) along with large retail shops (supermarkets) would be prompt to using tailor-made accounting packages. Clearly, low sophisticated businesses like retail and agriculture would lag behind but might be more open to using computer and accounting packages in the future. This could be an issue of generational change. This is confirmed by Shanker where the popularity of computerised accounting has increased as prices have decreased and the software has become easy to use, even for those without an accounting education [30]. The need to have proper accounting systems viewed primarily as an isolated technology in 'a functionally autonomous sphere of practice', modernised book-keeping and statement of profit and loss evidently call for easy-to-use and adaptable accounting packages that should be tailor-made [31]. Pepe (2011) comments that the evolution of accounting technology has been tremendous with strong growth potential for the future. In the end, accounting software packages will evidently be more secure, easy-to-use and account for the day-to-day running of small businesses and enhance the latter's opportunity to expand-this is more consistent today than before [32].

### **CONCLUSION**

The research states that there is a positive perspective of using accounting software packages in Mauritius regarding small firms. Such companies should benefit from accounting training and education to improve their standing and become more competition-oriented. There is already a call at all levels in Mauritius for transparency in corporate governance and the need to abide by sound accounting standards is no exception to the rule. For instance, Bushman and Smith explain that when current accounting numbers do a relatively poor job of capturing information relevant to governance, firms substitute toward alternative, more costly governance mechanisms to compensate for inadequacies in financial accounting information [33].

Both hypotheses confirmed the importance and benefit of using accounting packages among small-scale rural businesses of Mauritius. There are two important considerations here regarding local businesses operating in the country. Firstly, the Mauritius Revenue Authority (MRA) operating as the main tax collector in Mauritius makes it clear that businesses operating above Rs 50,000 in the island should present their annual returns. The relevance of accountancy is clear whereby the MRA administers, operates and gives effect to the Revenue Laws and, for that purpose, assess liability to, collect and account for, all taxes [34]. The MRA could otherwise make checks on the accounts of business people and can charge taxes in relation to their bank accounts.

Secondly, financial scandals have recently affected Mauritius like the British-American Insurance saga which has impacted on businesses regarding their lack of accountability and transparency [35]. With the perspective of improving businesses, companies are now seriously considering the need to have an accountant either 'full' or 'part-time'. This supports the concept of adhering to accounting standards through effective accounting systems hence packages.

This brings forward the idea that small businesses should shed off their illiteracy of accounting and start thinking more critically on to how to operate at their best. The fact that accounting packages could be made available to them would be one of those man reasons to incite the companies to make a more rational use of accounting information. The Mauritian government envisions to foster innovation and to generate new knowledge for the socio-economic and sustainable development of the nation [36]. This concept of making Mauritius becoming an

'intelligent' island duly supports the wider diffusion of information technology. Given that traditional education has perceived tangible benefits to the country by mainly targeting the lower rungs of society, it is believed that the diffusion of computer technology education might have the same added benefits for society. Accounting packages, as described in this research, are already integrated with information technology and they are bound to impact positively on small businesses. This is why it would be correct to state that accounting packages will firstly improve the accounting standards of small-scale firms and boost their performance. Secondly, there will be better accountability in the future as a means of sustaining longer-term survival of small companies in rural Mauritius.

### **LIMITATIONS/ DELIMITATIONS**

Although the research is valid within the parameters defined; thirty companies on average, two rural districts in Mauritius, it cannot be considered to be an exact image of the entire country with two urban districts and seven coastal ones. Seen from a commerce-based perspective, new companies of small size will eventually better deal with computers and be less averse to using packages of any sort. The question is whether the government could enforce such a condition or whether small firms would use 'brick and mortar' practices to upload online application software or have them developed locally to meet their needs. The response from the selected respondents confirms that younger generations who are broadly better educated and more apt to be trained than their elder ones might get along more easily with using accounting packages. The research, though applicable to rural areas, does not delineate rural from urban citizens in terms of education and competences.

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