

# **The Core Competence and Attitudes of The Small Business Owner- Managers: A Combination Of Cognitive, Affective And Psychomotor Competences and Attitudes**

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## **Abstract**

Over the coming decade, up to 2015, nearly 80,000 Finnish small and medium-sized individual enterprises possibly with a tradition as a family business will have to find successors for their current owner-managers. The current teaching and learning of entrepreneurship do not deliver enough entrepreneurs. The curriculum at all school levels should be refreshed to meet the challenges that the future entrepreneurs have to face. The study examines the occupational competence and attitudes that small business owner-managers themselves consider essential to their work. They were given an opportunity to express their views in small focus groups of peer small business owner-managers. Consensus opinions formulated by the groups were then meticulously documented. The research approach is qualitative and the empirical data were collected through a Finnish adaptation of the Canadian DACUM model. The results expose the entrepreneurial core of the small business owner-manager. Affective and psychomotor competencies are highlighted alongside the traditionally emphasised cognitive competencies.

## **Introduction**

### **The Need for Refreshing Curriculum Work to Create New Small Business Owner-Managers**

Over the coming decade, up to 2015, a successor will be needed for nearly 80,000 Finnish enterprises just to fill the gap arising from the transfer of businesses to a new generation (Ministry of Trade and Industry 2005, 13). Most of the businesses seeking transfer to a new generation – as most Finnish businesses in general – are small enterprises or even micro-enterprises, strongly identified with

their owner-manager. Discovering a successor committed to entrepreneurship for such small enterprises is far from a foregone conclusion argues Römer-Paakkanen (2004, 2–3).

The public image of entrepreneurship and general business conditions in Finland is good and the education offering extensive. Still many young people shun entrepreneurship and show little willingness to choose this possibility. Finnish society manifests the paradox of entrepreneurship. Although the overall framework and infrastructure for entrepreneurs favours business, the positive attitude towards entrepreneurship does not translate into greater numbers of entrepreneurs. (Haavisto, Kiljunen & Nyberg 2007,71; Römer-Paakkanen 2004, 28).

The current educational approach will not deliver sufficient numbers of entrepreneurs, especially small business owner-managers in Finland. **It is therefore vital to learn how the small business owner-managers themselves perceive the expertise required.** This is an important question to be answered and therefore the research question is how the small business owner-managers **personally** define their own occupational competence and attitudes in the form of knowledge, skills and attitudes.

A higher number of entrepreneurs are needed, yet becoming an entrepreneur is anything but an uncomplicated process. It is influenced by many factors arising from both personality and external circumstances and culture, which is why the entrepreneur-to-be must possess a certain competence and attitude definable as capacity comprising knowledge, abilities, personal qualities and attitudes as well as values to which the entrepreneur is committed and to which the work and activities give expression. (Helakorpi 2005, 58; Ruohotie & Honka 2003, 54; Descey & Tessaring 2001, 12; Drexel 2003; Juceviciene & Lepaite 2005; Munch & Jakobsen 2005; Voorhees 2001).

The direction of the study is guided by confining the scientific phenomenon to the interface of entrepreneurship, especially small business research (Kirzner 1973, 1979; Knight 1971; von Mises 1996; Koiranen 2000; Commission of the European Communities 2003; EQF 2004, Remes 2003; Römer-Paakkanen 2004; Ylinen 2004; Gibb 2005; Kyrö 1998, 2005) and pedagogics. The study represents a dialogue between theory, which deals with entrepreneurial competence and attitudes (Bloom 1956, 1964; Ellström 1992; Kankaanpää 1997; Voorhees 2001; Drexel 2003; Kupferberg 2003; Ruohotie & Honka 2003; Helakorpi 2005; Juceviciene & Lepaite 2005; Munch & Jakobsen 2005; Singer 2005), and the reality of the matter as expressed by small business owner-managers themselves. The results can increase the quality of entrepreneurial education as well as the amount of new entrepreneurs as soon as the importance of small business owner-managers' own views of their competence and attitudes in curriculum planning has been understood and accepted.

### **Relationship between competence and education**

When correlating the study to earlier competence research, skill, qualification, ability, capacity, effectiveness and proficiency are integral elements of the concept of competence, which is an amalgam of knowledge, behaviour, attitudes and values and refers to mastery of a certain skill, such as learning or reaching goals. Competence is also linked to creativity, innovativeness, flexibility, endurance and accuracy and precision. The usage of the concepts competence and qualification has been wavering and no consensus has been reached regarding the semantic content of the two (Antwell 1997; Descey & Tessaring 2001; Ruohotie & Honka 2003; Heikkinen 2003; Juceviciene & Lepaite 2005).

Competence may thus be taken **to mean either a characteristic of the individual or the requirements of given tasks.**

To supplement the concept analyses with **an entrepreneurial point of view** Stoof et al.(2002) argue that it is not important to prove whether the definition of competence is true or not, but whether it is adequate in the context in which it is used. Hence, it is better to work with some guidelines, rather than a stipulated definition (Biemans et al. 2004). From this perspective Lans et al. (2005) would suggest that competences are: context-bound, subject to change, connected to activities and tasks, subject to learning and development processes and they are interrelated. Man et al. (2002) have categorised entrepreneurial competences in six key areas of related competences. The key clusters are opportunity, relationship, conceptual, organising, strategic and commitment competences. In the literature on competence profiles of entrepreneurs and managers, such competences that meet the outlined criteria and fit in one these six clusters can be recognised (Erkkilä 2000; Hoekstra & Van Sluijs 1999; Van den Tillaart 1987, Man et al. 2002; Onstenk 2003; Mulder 2001; McClelland 1987).

According to Bird (1995) there are a variety of methods available for developing a model of entrepreneurial competences and how to assess these competences; the various methods can be qualitative, quantitative, retrospective, concurrent, objective or self-report based. Although the above mentioned methods do have elements that should be taken into consideration, it can be concluded that they are not adequate for assessing the entrepreneurial competences **in the context of small business owner-managers and their educational further training.** The expertise that small business owner–managers themselves consider essential to their work requires a research method which allows for an interactive group setting where participants are free to talk with other group members. Consensus opinions formulated by the participants are then meticulously documented. At the same time, the finalized chart delivers competences which are a base for curriculum work in the educational further training.

Due to several different interpretations and definitions used in the various studies of the concepts of competence, qualification, skill and expertise the key interpretations considering the curriculum work have been summarized in Table 1. This summary may well give rise to inconsistency. At the same time however, it supports the **operationalization** of small business owner-managers' perceptions thus meeting the study's objective of increasing the quality of entrepreneurial education as well as the amount of new entrepreneurs.

The summary (Table 1) represents a selection of different kind of competence interpretations and shows the elements which may build up the entrepreneurial competence for curriculum planning. When analysing its contents Helakorpi (2005) has interpreted the concept of competence very widely but has not developed it to the level of a functioning theory. Munch and Jakobsen (2005) have narrowed the interpretation of personal competence to authentic work situations but not to educational learning processes in schools. Singer (2005) emphasizes the comparison between competence and performance. Ruohotie (20002) has concentrated on those competences needed in expert profiles but leaves an open question whether they can be equated to entrepreneurial competences.

Table 1 Key Interpretations Of The Concept Of Competence

<p>Voorhees, R. (2001)</p> <ul style="list-style-type: none"> <li>• Competence is the combination of skills, abilities and knowledge.</li> <li>• Conceptual learning model:             <ul style="list-style-type: none"> <li>– step 1: personality traits and characteristics</li> <li>– step 2: skills, abilities and knowledge.</li> </ul> </li> <li>• Competences are built on the basis of integrative learning experiences.</li> <li>• Competences enable the performance of work-related tasks.</li> <li>• Practical application of competences = demonstration.</li> </ul>	<p>Munch B. &amp; Jakobsen, A. (2005)</p> <ul style="list-style-type: none"> <li>• Competence is relative and contextual.</li> <li>• Competence is a perspective into personal performance taking place in a given context.</li> <li>• Competence comprises the process of gaining insight.</li> <li>• Competence equals knowledge, skills and abilities in the combination required by individuals for practical problem-solving.</li> <li>• Competence applies to authentic practice (as distinct from planned practice).</li> </ul>	<p>Drexel, I. (2003)</p> <ul style="list-style-type: none"> <li>• The concept of competence has an output orientation.</li> <li>• Competence focuses any visible learning process on its results.</li> <li>• Competence values experience over knowledge.</li> <li>• Besides formal and informal knowledge and skills, competence also comprises personal values, motivations and behaviours.</li> <li>• The holistic concept of qualification is replaced with the atomistic concept of competence.</li> <li>• An unlimited range of patchwork profiles replaces the traditional structure of workforce categorization.</li> </ul>	<p>Ruohotie, P. (2002)</p> <p>The skills profiles of an expert:</p> <ol style="list-style-type: none"> <li>1. Occupation-specific skills and knowledge.</li> <li>2. General skills for work:             <ul style="list-style-type: none"> <li>• cognitive skills</li> <li>• social skills</li> <li>• media competence</li> <li>• creativity and innovativeness</li> <li>• leadership and management skills.</li> </ul> </li> <li>3. Self-regulation abilities promoting professional development:             <ul style="list-style-type: none"> <li>• achievement orientation</li> <li>• orientation to self</li> <li>• orientation to others</li> <li>• strategies for controlling performance; interests and style structures.</li> </ul> </li> </ol>
<p>Helakorpi, S. (2005)</p> <ul style="list-style-type: none"> <li>• Competence means the capacity (skills and attitudes) of an employee to perform a given task.</li> <li>• Competence is personal expertise.</li> <li>• A person may possess competence for several different duties.</li> </ul>	<p>Ellström, P-E. (1992)</p> <ul style="list-style-type: none"> <li>• Competence is the potential capacity of an individual to successfully handle certain situations and perform a given job or task.</li> <li>• Capacity is determined by observable             <ul style="list-style-type: none"> <li>– motor skills</li> <li>– cognitive skills</li> <li>– affective skills</li> <li>– personality traits</li> <li>– social skills.</li> </ul> </li> </ul>	<p>Juceviciene, P. &amp; Lepaite, D. (2005)</p> <ul style="list-style-type: none"> <li>• In the terms of epistemology, the concept competence can be identified with the concept of qualification.</li> <li>• Competence cannot be achieved through formal certification by an educational institution.</li> <li>• Competence is a hierarchic structure.</li> <li>• Competence consists of different levels:             <ul style="list-style-type: none"> <li>– behavioural competence</li> <li>– integrated competence</li> <li>– holistic competence.</li> </ul> </li> </ul>	<p>Kupferberg, F. (2003)</p> <ul style="list-style-type: none"> <li>• Creativity will surpass competence in importance in the society of the future.</li> <li>• Instead of bestowing competence, in future training will be based on research.</li> </ul>
<p>Singer, R. (2005)</p> <ul style="list-style-type: none"> <li>• Competence comprises more than knowledge.</li> <li>• Any trait can be a part of competence.</li> <li>• Competence is closely related to successful performance.</li> </ul>			

The significance of creativity will in future surpass that of competence, requiring us to address the issue of the types of education required in the future. However, this demands that we will be able

to discern in time the difference between successful performance in school and in working life, as argued by Kupferberg (2003). Insight process is an integral element of competence, bringing into play such characteristics as willpower, intuitive thinking, spirit and communication skills that impact on ability to manage practical problem-solving situations. However, Munch and Jakobsen (2005) suggest that the ability to learn from experience is valued and taken as part of the broader learning process. The views of these researchers are strong, yet not necessarily based on specific theory.

According to Bloom (1964) we have to focus on target attainment and to stop perceiving schooling in terms of racing, which has its major aim in the identification of those who are swiftest. Speed is not the issue, achievement or mastery is, and it is that model that should be employed in trying to develop educational programmes for the young (Eisner 2000, 5). A proper understanding of the importance of outcome and end result permits an output orientation. The focus in valuating learning results in future will be on individuality and fragmentation, but it requires also a synthesis and the vision being an unlimited range of patchwork profiles that discard the holistic competence concept. In education, this translates into a farewell to traditional workforce categories, claims Drexel (2003). Despite the need for specialized professionals, the primary concern in working life will be on broad-based education linked to a personality that exhibits strength, individual initiative, independence and the ability to reach analytically justified decisions.

Vorhees (2001) is one of the rare researchers who have produced a conceptual learning model. This model has two steps: a) personality traits and characteristics and b) skills, abilities and knowledge. However, this model represents a very general approach and does not clearly penetrate into practical solutions that originate from psychological and educational theories. As to Juceviciene and Lepaite (2005), their interpretations, though valuable contributions, are not suited for the purpose of educational objectives, whereas Ellström (1992) classifies the concept of competence in five categories but fails to provide any tool for the application of these categories in practical research.

Bloom and Krathwohl (1956) contribute a concrete classification as well as a model for adopting it into educational practice. Unlike Bloom's taxonomy, the examples of competence interpretations presented in Table 1 have not been widely used or researched in an extensive range of educational and cultural learning environments. Bloom's taxonomy has been employed the world over both as a basis in curriculum development and in practical applications in vocational education.

In conclusion, from the competence research of this study Bloom has emerged as a researcher who emphasizes the working capacity divided into cognitive, affective and psychomotor competencies using a theoretical model based on his taxonomy suited well to curriculum development. For the theoretical framework of my study Bloom's taxonomy underpins the classical knowledge–skills–attitudes -structure of learning method and evaluation (Hukari & Nuoreva 2003), by using verbs: think–do–feel, and identifies three domains of educational activities:

- **Cognitive category (C)**, which involves knowledge and development of intellectual skills.
- **Psychomotor category (P)**, which includes physical movement, coordination, and use of the motor-skill areas.
- **Affective category, (A)** which includes the manner in which we deal with things emotionally, such as feelings, values, appreciation, enthusiasms, motivations, and attitudes.

The essential part of the Bloom's taxonomy is **the use of action verbs**. These action verbs describe the three-domain category of a person's thinking and activities. These verbs are used when planning, designing, assessing and evaluating training and learning effectiveness. (Bloom 1956; Bloom & Krathwohl 1956; Krathwohl, Bloom & Masia 1964; Dave 1967 & 1970; Hukari & Nuoreva 2003).

The topical nature of the Bloomian approach is bolstered by the European Commission's European Qualifications Framework for Lifelong Learning (EQF 2004). Reflections of Bloom's taxonomy can also be discerned in the principles of Finnish National Board of Education's national core curriculum for vocational education (2000) concerning common areas of emphasis and evaluation of core expertise.

To research the entrepreneurial capacity of small business owner-managers entails understanding the differences between knowledge, skills and attitudes the successful entrepreneur requires. Based on the earlier definition of the research question in the introduction of this paper this study will address the following questions: What are the core competencies and attitudes of small business owner-managers and how do core competences and attitudes reflect into cognitive, psychomotor and affective elements?

Competence in the sense of this study is taken to embrace both competence in the sense of competence and attitudes that cover the entrepreneurial capacity of small business owner-managers.

### **Methodology and Data Collection By DACUM Model**

The objective of studying occupational competences and attitudes that small business owner-managers consider essential to their work requires a research method which allows for an interactive group setting where participants are free to talk with other group members. In my study, small business owner-managers were given an opportunity to express their views in small **focus groups** of peer entrepreneurs. Consensus opinions formulated by the groups were then meticulously documented. The approach of this research method is qualitative, in which the open subjectivity of the researcher is typical. (Eskola & Suoranta 1999, 211). The researcher's personal understanding of the phenomenon and the objects of the study impacts on the interpretation of the research data.

The data was gathered with the Finnish application of the Canadian **DACUM** (from Developing A CUrriculuM) model. (Adams 1975; Glendenning 1995; Coffin 2002; Westerholm 2006, 2007). DACUM has provided a tool for the precise determination and recording of the knowledge, skills and attitudes required in various occupations and it relates to either curriculum planning or human resources administration. The practical work of gathering the data in the DACUM sessions is performed by a **facilitator and a recorder**. (Adams 1975; Glendenning 1995; Coffin 2002).

The empirical data is based on seven samples of small business owner-managers. In addition to Finland, data was also gathered elsewhere in Europe and in Turkey: the data was obtained from 30 Finnish and 29 foreign small business owner-managers. The **Finnish** DACUM focus groups were selected in cooperation with the Federation of Finnish Enterprises during the fall of 2004 and spring 2005 in **Helsinki, Oulu and Kuopio**.

When describing the theoretical core of entrepreneurial capacity through a survey of literature it also appeared that small business entrepreneurship has become significantly less local. (Bloom 1956; Ellström 1992; Kankaanpää 1997; Voorhees 2001; Drexel 2003; Kupferberg 2003; Ruohotie & Honka 2003; Helakorpi 2005; Juceviciene & Lepaite 2005; Munch & Jakobsen 2005; Singer 2005). There is a

strong trend towards the global economy e.g. through networking. This was the reason for gathering data abroad with the four **foreign** DACUM focus groups in **Ankara, Vienna, Budapest and Klaipeda**, thus strengthening the validity of the research. These four foreign DACUM focus groups belonged to the Global Entrepreneurship project of the Helsinki Business College and were randomly selected with regard to this study.

Each DACUM focus group of the research consisted of 8–12 small business owner-managers. Their age varied between 25 and 65 years, they were both women and men, came from both vocational and academic educational backgrounds and most had at least 5 years experience as a small business owner-manager. All in all it was a very heterogeneous group.

In this study the researcher was the facilitator and the experienced sociologist and pedagogue was the recorder. The same persons recorded and analysed the whole research material, and if any differing views about interpretation arose, these were discussed until a consensus was reached.

During about two-day DACUM seminars a facilitator manages the identification process of the DACUM focus group of 8-12 members to ensure that the occupation is adequately covered. The facilitator cannot affect opinions and the consensus of the DACUM focus group has to be reached before recording the verb on the chart (see Fig. 1) by the recorder. The recorded verb is always a consensus of the DACUM focus group for the statement: **“As an individual (in this study: As a small business owner-manager) I must be able to...”**. Figure 1 shows the relationship of the core competences and tasks at the DACUM - chart:

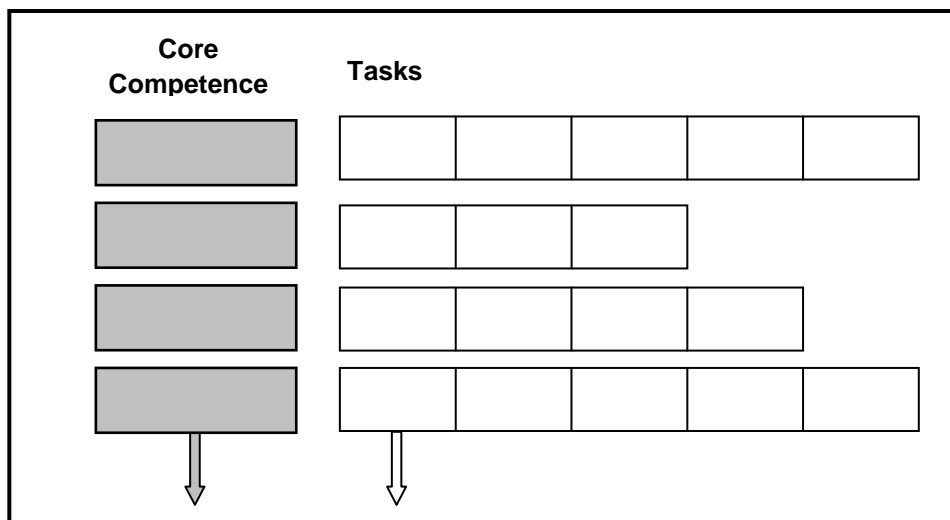


Figure 1. DACUM-Analysis (Coffin 2002, 16)

General areas of competences i.e. core competences are the major divisions into which tasks are organized. They are logical groupings of the tasks in an occupation or field. The number of core competences will vary from occupation to occupation, however, the number usually ranges from 8 – 12. With core competences completed, individual tasks form horizontal bands on a wall and each competency can be viewed as a subdivision or component of a core competence. As the chart is developed, it will likely become obvious that some tasks could fit equally well into other bands. In the case of a very small number of tasks, the decision on placement may seem to be a rather arbitrary one. The number of tasks in an occupation or field varies from chart to chart, however, a review of many charts suggests an average of 150 to 200 (Glendenning 1998, 13).

## Results

### *DACUM seminar participants' views of the cognitive, affective and psychomotor core competences*

During **the first round of data analysis** the knowledge, skills and attitudes appearing on the work analysis charts were organized into a **portrait of the small business owner-managers** based on the Bloomian vision and expressed as cognitive (C), affective (A), psychomotor (P), as well as cognitive-affective (CA), cognitive-psychomotor (CP), affective-psychomotor (AP) or cognitive-affective-psychomotor (CAP) core competences.

The classification was performed by the researcher, who served as facilitator to the groups. The classification was reviewed by the researcher and the recorder who had attended each DACUM seminar. Differences of opinion between the facilitator and the recorder were discussed until consensus was reached. The classification was based on subjective interpretation of both the work analysis charts of the seven seminars and observations made during the seminars. As Ruohotie (2006) has noted, there are **no clear-cut criteria for defining key competences**.

### *Results of Finnish DACUM seminars*

The first round of data analysis gives rise to the conclusion that the **Finnish** small business owner-managers underscored clear cognitive and affective core competences as the most important aspects of their work. Equal importance was attached to cognitive-affective-psychomotor (CAP) core competences, which represent the entrepreneurial spirit and soul of the small business owner-managers.

Affective core competences were perceived as equally important as cognitive ones in work situations. Affective core competences were highlighted by young and more educated small business owner-managers (Helsinki and Kuopio) whereas older and less educated entrepreneurs (Oulu) underscored cognitive-affective, affective-psychomotor and cognitive-affective-psychomotor (CAP) core competences instead of the purely affective ones. The missing competences become visible in working life when they have not been part of formal education. (Allahwerdi & Westerholm 2005a, 21).

To find the very core competence and attitudes of the small business owner-managers the classified core competences were analyzed during **the second round of data analysis**. The tool used during this round was the **three-circle model**, the visual premise of which was taken from Tagiuri & Davis (1996, 200). This also allows the elimination of overlapping skills so that we may boil down that which the small business owner-manager must be able to do. The following Figure 2 is an adaptation of the three-circle model to analyze the core competences of Finnish small business owner-managers:



From the analysis of the three-circle model it can be concluded that **the core of Finnish small business owner-managers' capacity** lies in management, sales, marketing and strong self-esteem. Financial management and technical skills are not central to the capacity of the small business owner-manager but instead represent important support functions, as do other areas of traditional business expertise.

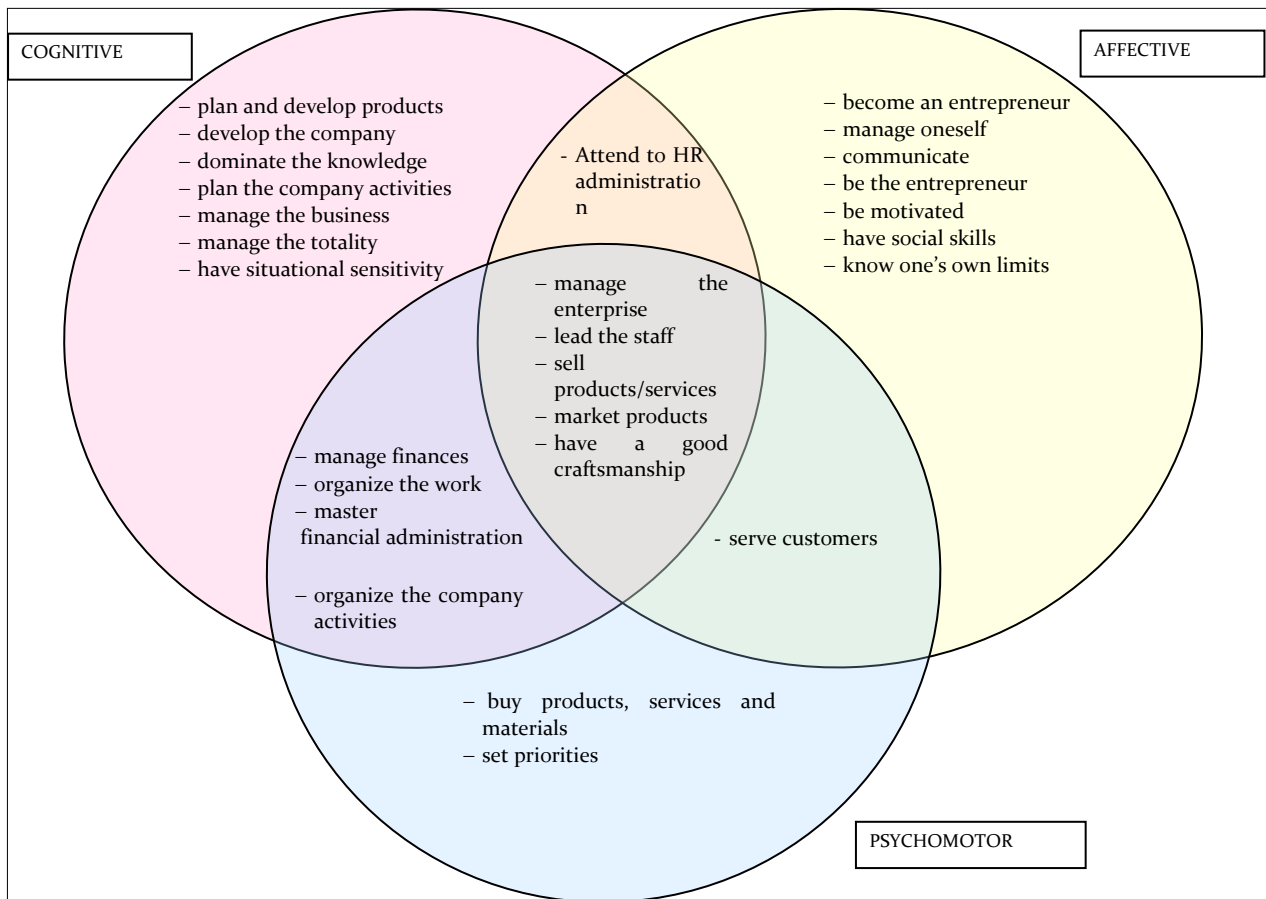


Figure 2. Core Competences of Finnish Small Business Owner-Managers Analyzed With The Three-Circle Model

### Results of foreign DACUM seminars

The first round of data analysis gives rise to the conclusion that the **foreign** small business owner-managers underscored affective and cognitive competences as extremely important in their work situations. However, by far the most importance was attached to cognitive-affective-psychomotor (CAP) competences, which represent the entrepreneurial spirit and soul of the small business owner-managers.

The small business entrepreneurs in Budapest and Klaipeda rated the strongest in cognitive-affective-psychomotor (CAP) competences, thus emphasizing the core of entrepreneurial capacity in valuing their own expertise. In part, this testifies to a strength of purpose specifically as an independent small business owner-manager. Commonalities can be explained by historical factors such as the predominance of first-generation entrepreneurship. The emphasis on the cognitive sector in

Austria in contrast is testament not only to the underlying family business tradition in Austria (Allahwerdi–Westerholm 2005b, 2) but also to the configuration of a DACUM focus group of small business owner-managers. One third of this focus group had not been entrepreneurs for long and their business was a consulting one.

Here as well, the classified core competences were reanalyzed using the three-circle model (see Figure 3):

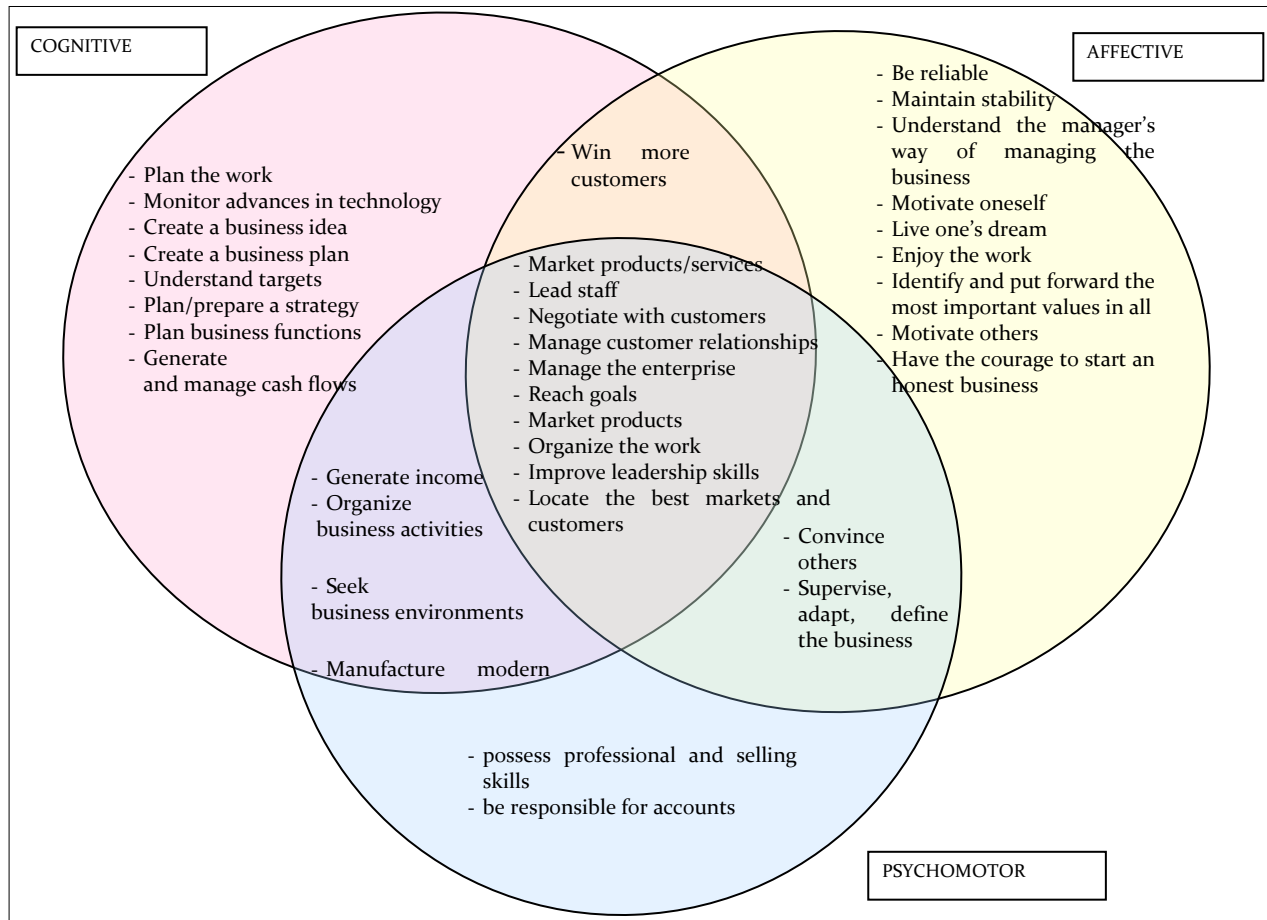


Figure 3. Core Competences Of Foreign Small Business Owner-Managers Analyzed With The Three-Circle Model

Analysis of the three-circle model verifies the finding **that the core of the foreign small business owner-managers' capacity** lies in management, marketing, negotiation and goal achievement. Financial management and technical skills are not central to the capacity of the small business owner-manager but instead represent important support functions, as do other areas of traditional business expertise. In this respect, the finding not only validates the views of Finnish small business owner-managers as to the core of their core competences; they in fact focus on an even smaller number of core competences.

*Concluding the results: The core competence and attitudes of the small business owner-manager*

The core competences and attitudes of all the small business owner-managers, analyzed using the three-circle model allow a response to the research question. Figure 4 below describes the core capacity of the small business owner-manager.

The small business owner-manager perceives both cognitive and affective core competence and attitudes as extremely important core expertise perceived as equally important in work situations. Yet the cognitive-affective-psychomotor (CAP) competence and attitudes are just as important. This even distribution of competence and attitudes in each of the categories in Bloom’s taxonomy would indicate the existence of a certain entrepreneurial core. A slight difference was observed between younger and more educated entrepreneurs on the one hand and older and less educated entrepreneurs on the other and partly also entrepreneurs in the consulting business. The former attached more importance to affective core competences than the latter.

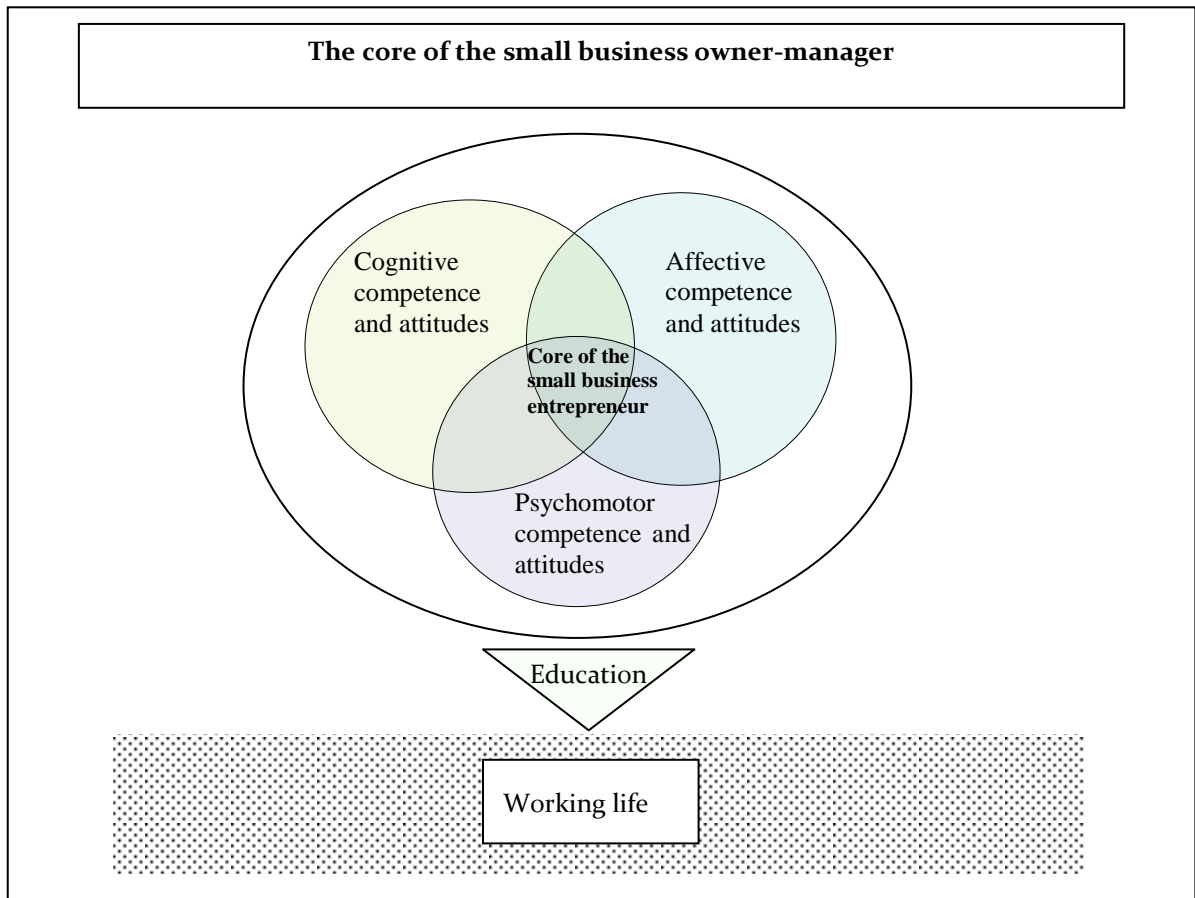


Figure 4. The Core of The Small Business Owner-Manager

No pure psychomotor competence and attitudes can be found at the core of entrepreneurial expertise. It is my observation that the small business owner-manager is not aware of the psychomotor nature of the transfer of cognitive knowledge. Cognitive knowledge thus transfers through action when necessary, yet the small business owner-manager does not perceive knowledge as action or takes it more or less for granted.

The core of small business owner-manager’ capacity is devoted above all to **management and leadership**, while **sales and marketing** also play a role. **The strong self-esteem** that realizes the entrepreneurial dream arises from the core of the small business owner-manager. Small business

owner-managers see financial skills and technical skills as necessary and important, but these do not constitute core elements of expertise and may thus be acquired from an outside source.

## Discussion

The core competence and attitudes of the small business owner-manager described in Figure 4 and concluded in results is the answer to the research question: What do small business owner-managers feel they must be able to do? It can be concluded that **a distinct line should be drawn between what small business owner-managers must be able to do, and which core competences and attitudes are required in business administration.** The small business owner-managers must comprehend the concept and totality of the business along with the distinctive characteristics of each sector, i.e. they must possess cognitive knowledge of business activities. Yet the small business owner-managers need not be able to do everything themselves. The success in competition and in business is conditional upon the small business owner-manager having the entrepreneurial spirit and soul of a small business owner-manager. His or her competence and attitudes very clearly focus on the affective alongside cognitive knowledge but cognitive-affective-psychomotor (CAP) competence and attitudes form the foundation. The significance of the entrepreneurial spirit and soul discovered in this study is further highlighted by the important observation that the entrepreneurial core competence and attitudes manifest in quite an analogous form not only in Finland and elsewhere in Europe but also in the culturally divergent Turkey. The entrepreneurial spirit and soul of the small business owner-manager thus seems to **share the same characteristics despite certain differences in political or religious beliefs, ethnic background, or geographical location.**

The findings parallel theory to such a degree that the empirical findings obtained can in all likelihood be generalized beyond the cases studied also in terms of theory. Nonetheless, the subjectivity of the classifications always gives rise to the possibility of error. The boundaries between the categories of cognitive, affective and psychomotor are very much open to interpretation, which is why the classification of the researcher and thus also the validity of the research is strengthened by the participation of a highly experienced sociologist and pedagogue in the review stage of each classification.

The occupational competences and attitudes of small business owner-managers in light of the underlying theories presented bear a remarkable similarity to those expressed by them personally. Might it be possible, as an outcome of this exploration into the core of the professional skill sets of the small business owner-managers, to suggest that the information obtained from small business owner-managers might be new and different? My intention was to raise the idea that a different, DACUM method of studying entrepreneurial competences and attitudes could bring up those skill sets required today that small business owner-managers must have. The findings shed additional light on what is needed to generate knowledge for the purposes of entrepreneurship education and training, entrepreneurship research, advisory services for entrepreneurs and business management. Tacit knowledge was also traced through both entrepreneurs' utterances and the elements of psychomotor skills. The research only further underscored the magnitude of the problem of knowledge loss in enterprises unless steps are taken to actively record such the knowledge.

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