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Entrepreneurship in Conflict Zones: Exploring Transformative Subsistence Entrepreneurship

Abstract

Entrepreneurship is championed as a poverty-reducing mechanism that can bring stability to developing and volatile regions. Although entrepreneurial growth is well studied in developing economies, there is limited knowledge concerning growth businesses within conflict-affected settings, particularly among vulnerable populations, who are the most susceptible to regional instability. A potential avenue for inquiry is ‘transformative subsistence entrepreneurship’, which examines growth businesses in subsistence settings that are able to increase revenues and generate employment, while also making positive social contributions that help the local community. Transformative subsistence entrepreneurship is an understudied concept that is yet to be applied to conflict settings. The current study consolidates prior research on the topic, and further explores business growth through examining a series of case studies that were derived from a recent asset replacement program among 39 businesses within Kirkuk, Iraq. Findings demonstrate that even the most vulnerable elements in society can exhibit business growth and transformational characteristics without having formal education, training or financial support. These businesses generate societal benefits for those most in need, while offering a low risk mechanism which non-governmental actors can support to foster poverty reduction.

Keywords

Entrepreneurship, growth, business, transform, conflict, vulnerable, transformative subsistence entrepreneurship

Introduction

In developing countries, the fostering of entrepreneurship has long been championed as a mechanism that can both reduce poverty and create stability (Bruton, Ketchen Jr & Ireland 2013; Tobias, Mair & Barbosa-Leiker 2013). Poverty reduction and stability is achieved when businesses grow, employ more workers, and improve the financial situation of the local community (Alvarez, Young & Woolley 2015; Bruton, Ahlstrom & Si 2015). Accordingly, governments and not-for-profit organisations (NGO) have sought to support local entrepreneurs and foster business growth through mediums such as policy reform, microfinancing, training and equipment provision; however, the return on investment for these activities often fails to meet expectations (Morduch 2000; Bhatt & Tang 2001; Gueyie, Manos & Yaron 2013; Hartarska, Nadolnyak & McAdams 2013). This is due to many entrepreneurs being trapped in the cycle of subsistence, where business owners content themselves with establishing a micro-business that can sustain them and their immediate families, with no intention to grow the business and transform the local community (Schoar 2010).

In response, there has been increasing interest in identifying and supporting growth-oriented models of entrepreneurship that can affect positive change on the local communities in which they operate (Sridharan et al. 2014; Bruton, Ahlstrom & Si 2015). One such model, coined 'transformative subsistence entrepreneurship' (TSE) (Sridharan et al. 2014), posits an entrepreneurial construct that generates not only economic value, but also social value, which is commonly associated with the peacebuilding dimension of entrepreneurship (Tobias et al. 2013). To extend the application of TSE beyond the developing country context, and into conflict-settings, the concept is explored among a series of case studies from Kirkuk, Northern Iraq.

This study contributes to the theoretical development of TSE by consolidating prior knowledge and combining it with foundational entrepreneurship theory. Through this approach, the paper aims to present a series of factors that could promote TSE in conflict-affected settings. These factors are then examined among four case studies of growth businesses within North Iraq, which provide initial insights on environmental, organisational and entrepreneurial characteristics that are associated with business growth. The study identifies several key growth traits and discusses key points of convergence and divergence with prior theory. The paper concludes by offering novel insights on the characteristics and antecedents of TSE within conflict settings. Thus, it responds to the call of NGOs for research that formulates frameworks to identify potential transformational entrepreneurs (Seja 2013).

Literature Review

Schoar (2010) argued that there are two distinct types of entrepreneurs in the developing world. There are those who become entrepreneurs as a means of providing subsistence income for their families, usually referred to as either subsistence entrepreneurs, survivalist entrepreneurs (Viswanathan et al. 2012) or necessity entrepreneurs (Acs 2006). There are also those who become entrepreneurs to create large vibrant businesses that provide income beyond their immediate needs (Lerner & Schoar 2010; Schoar 2010); these are dubbed transformational entrepreneurs. Subsistence entrepreneurship, the dominant trend in developing countries such as China and India, is indeed problematic; the subsistence-based model fails to generate a positive

effect on the surrounding society and wider economy (Lerner & Schoar 2010; Schoar 2010). Schoar maintained that policy is often shaped to benefit subsistence entrepreneurs, however, only a negligible number of these micro businesses transition into growth patterns, leaving communities and businesses in a cycle of subsistence.

Further exploration of the concept occurred through TSE (Viswanathan et al. 2012; Sridharan et al. 2014), which viewed the divide between subsistence and transformational entrepreneurs as a means of characterising market systems. However, the field quickly moved to understand the individual-level antecedents which promote transformative behaviours. Sridharan et al. (2014) coined the term TSE describing the complex decision making process through which subsistence entrepreneurs manage to grow, thrive and generate enhanced outcomes for both themselves as well as the communities in which they operate. Sridharan et al. (2014) based their work on studies that analysed bottom of the pyramid labour, considering rational economic decision making in informal markets (Prahalad 2004) and existing macro marketing studies that characterised developing world economic decision making as a process bound to broader societal and behavioural trends (Layton & Grossbart 2006; Viswanathan et al. 2012; Viswanathan et al. 2014).

TSE holds immediate benefits for the business owner - however, it also holds the potential for wider societal benefits. Societal benefit is the criterion that sets TSE apart from existing definitions of transformational businesses (Lerner & Schoar 2010; Schoar 2010). The social value created through business is commonly linked with the peacebuilding characteristics of entrepreneurship (Tobias et al. 2013). The combination of traditional growth characteristics and social contributions results in the following definition of TSE as a:

Value-creating activity pursued by individuals living in subsistence conditions that places them on a path toward (i) self-enhancing business growth and significant positive change in their personal agency in the economic realm, and (ii) enhancing the economic capacity of the community in which they operate (Sridharan et al. 2014).

Despite consensus around TSE fostering growth in social and environmental value, little is known about what promotes such growth within a conflict setting, the enablers or barriers.

Potential Enablers and Barriers of TSE

The factors that lead to growth oriented entrepreneurship have captured the interest of many researchers. Combined with research on TSE, the following describes potential factors that foster TSE growth within conflict settings.

At the individual level, several start-up considerations, personality traits and formal enablers may promote business growth. When starting a business, economic necessity may motivate individuals towards entrepreneurship, especially in times of unemployment. However, Verheul and Van Mil (2011) elucidate that high quality entrepreneurship is linked to opportunity-driven entrepreneurs, meaning that entrepreneurs driven by their intrinsic motivation to feed their aspirations are more likely to succeed than those driven by financial need. In establishing a

business, prior experience in the industry is a crucial growth attribute, particularly for the acquisition of tacit knowledge. In fact, 90% of entrepreneurs create start-ups that belong to the same industry in which they worked before (Bolton & Thompson 2004), as they take advantage of previously established networks to utilize business antecedents such as the sourcing of capital (Herron & Robinson 1993). Estrin et al. (2013) highlight the crucial role that networks like these play in business growth, stating that social networks can accelerate the growth of young businesses through mentorship and access to resources.

Growth oriented entrepreneurs often possess similar personality traits. For instance, ambition pushes entrepreneurs towards creating strategic intentions. Consequently, ambitious entrepreneurs prioritize market expansion and the utilization of new technology; they bear a greater opportunity cost and show high commitment and a willingness to sacrifice for their ventures (Gundry & Welsch 2001). Similarly, self-efficacy or intentionality is one important attribute of entrepreneurial action, whereby individuals possess the belief that their idea is feasible and desirable (Shapiro & Sokol 1982). Studies found that self-efficacy has a mediating effect on entrepreneurs' intentions and success (Krueger Jr, Reilly & Carsrud 2000; Markman, Balkin & Baron 2002). Conversely, risk aversion or the fear of failure is a major barrier to the creation of start-ups; thus, growth oriented entrepreneurs often have a high propensity for bearing risk and believing in their ability to fulfil the required tasks to succeed (Zhao, Seibert & Hills 2005).

Formal mechanisms to promote business growth, such as entrepreneurial education and training, are another salient factor (Glaub & Frese 2011). Education and training are known to enhance cognitive ability, where intellectually endowed entrepreneurs are able to detect market gaps and feasible opportunities (DeTienne & Chandler 2004). Education can also be conducive to a higher potential of innovation, analysis and improved communication skills (Koellinger 2008). Both prior experience and education can be linked to the incidence of practical intelligence (PI). Entrepreneurs with PI have a competitive advantage that cannot be easily copied by others, and this trait is magnified when combined with learning and expertise (Baum, Bird & Singh 2011). Additionally, innovation is a trait that characterizes high-impact entrepreneurs in their quest to enter new markets, new ventures, product development, quality, marketing and technological strategies (Knight & Cavusgil 2004).

At the organisational level, regardless of the business approach adopted, it needs to be one that is visionary and forward thinking. It also has to be a long term approach that is both adaptive and resilient, and one that is not constrained in time and space (Sridharan et al. 2014). Additionally, organisational experience plays an important role in business success (Henderson 1999). Whereas new firms often rely on ad hoc processes to manage their business (Majumdar 2004), older organisations demonstrate clearer roles and structures (Hannan & Freeman 1993). While younger firms improvise, older firms are more deliberate in their approach (Zahra, Sapienza & Davidsson 2006). Some studies, however, state that firm age isn't necessarily related to business growth, as the ability to turn new knowledge into innovative and new products declines with the age of the business (Naldi & Davidsson 2014).

At the environmental level, a variety of factors may impact SMEs. This may include factors such as political stability, whereby businesses in more turbulent environments have to adopt less efficient means of production to avoid damage or confiscation (Noland & Pack 2007). Political

instability may also erode trust within a society, subsequently increasing the barriers to start a new business (Gunter 2013). Market size and access to markets may also impact businesses (Kneller & McGowan 2011), in addition to access to key antecedents of business such as skilled labour, suppliers (Reiss 2010) and access to capital (Wehinger 2014). Turan and Kara (2007) found that family support is among the most influential factors contributing to the success of an entrepreneur in developing economies. Although little is documented, Sridharan et al. (2014) suggest that environmental triggers such as family events can stimulate subsistence entrepreneurs to innovate, bear more risk and transform into growth oriented entrepreneurs. Negative events in particular can motivate and catalyse entrepreneurs towards transformational pathways.

(Table 1 near here)

This framework is used for the exploration of TSE in conflict settings.

Subsequently, the following questions are pursued for the study:

- 1 - Can evidence of TSE be found within conflict-affected zones?
- 2 - If so, what factors promote and deter TSE within this setting?
 - 2.1 - What are the environmental level factors?
 - 2.2 - What are the organisational level factors?
 - 2.3 - What are the individual level factors?

Methodology

To address the research questions, the study assessed businesses involved in a recent asset replacement program run by the United Nations Industrial Development Organisation (UNIDO) in Kirkuk, Iraq. UNIDO runs a series of SME training initiatives in Iraq to help bolster local enterprise and improve the livelihoods of those affected by conflict. The program under study *UNIDO Project 150328 Integrated stabilization, economic recovery and reconstruction support for displaced persons and returnees in Iraq*, involves providing asset replacement to 39 micro-businesses (under \$2000USD net profit per month) in Kirkuk who had suffered from displacement and ongoing turmoil in the Kirkuk area. Kirkuk represents an active conflict zone, to which examining business growth within this setting offers a rare opportunity to explore TSE among the most vulnerable.

Research Approach and Sampling

To examine growth traits among the businesses, a multiple case study approach was used. Due to theory being in its infancy, the research undertook to analyse a small number of cases in order to consider the contextual and retrospective factors that shaped the current setting (Yin 2003; Stake 2005; Gerring 2006). A multiple case comparison provided the dual benefit of offering contextual insight teamed with corroborative findings (Creswell 1998; Yin 2003; Eisenhardt & Graebner 2007) which could be applied to TSE theory.

Access is one of the main factors that shaped the adoption of this approach, it being a common challenge with hard to reach populations (Abrams 2010). The Kirkuk area has been under threat from ISIS since Iraq's second largest city of Mosul fell in 2014. Although Kurdish Peshmerga

forces regained full control over the city shortly after the retreat of the Iraqi army from the city, pockets of fighters remain lodged to the south and east of the city, placing a constant threat on the oil rich town. Although this threat remained largely contained by the Peshmerga, the Kurdish Independence Referendum in September 2017 spelt disastrous results for the city. Following the referendum, Iraqi forces moved up from Baghdad, and engaged the Peshmerga in three days of fighting to retake the city from the Kurdish forces in October 2017. Despite the presence of the Iraqi army in Kirkuk during the time of research in early 2018, the ISIS presence resurged, and there was a series of bombings and assassinations taking place in the city during the research period, making it difficult to access the city for data collection.

The selection of cases was taken based on a number of factors. Prior to recent hostilities, in early 2017 UNIDO conducted pre-evaluation surveys to select the 39 businesses in the Kirkuk area for support. These surveys measured several factors including monthly income, employees, operability and equipment needs. UNIDO used the surveys to select 39 businesses for support, the key criteria being a) The business has been affected by conflict b) Businesses earned under \$1,000USD per month. Accordingly, 39 businesses were chosen, all of which received equipment worth no more than \$2,500USD each. The equipment was provided in July 2017, and in January 2018, the research team began a two phase post-evaluation survey across all 39 businesses to gauge the growth of businesses since the implementation. For the current paper, phase one of the evaluation was complete, of which four of the businesses demonstrated a track record of generating social and economic value both before and after the implementation, these businesses were used as cases for the research. What was found about these cases, was that business owners had no post-primary education, financial support from family, skill or technical training while being the sole providers for their families (factors not controlled for in selecting the businesses). This ‘vulnerability’ criteria was discussed in the findings.

Data Collection

Researchers had access to three forms of data for the project. With the consent of the participating businesses, the researchers had access to demographic information and the pre and post evaluations conducted to evaluate the program.

Secondly, the researchers developed and deployed a separately designed survey to target transformational characteristics. The interview schedule was developed to assess the case organisations according to the environmental, organisational, and entrepreneurial level characteristics outlined in Table 1. The approach sought to gather initial data on each potential growth factor, which was projected to provide direction for future research on the transformational construct. Accordingly, a 43-item survey was developed to measure how each of the key factors identified during the literature review either promoted or detracted from business growth.

The survey was formulated in English, and translated to Arabic and Kurdish. The surveys were conducted in Kurdish and Arabic. The interviews were done via phone due to security concerns in Kirkuk at the time, and took between 55 minutes and 1 hour. A resident in Kirkuk who was involved in the study would visit each business prior to the interview, and would remain with the business owners while the interview was being conducted over the phone. This measure was

used to ensure the clear transmission and understanding of the research questions, and concurrently, the clear transmission and understanding of responses. Interviews were recorded and transcribed into English. The translations were independently validated by two research team members.

Following this, observations of the four key businesses of the study were conducted, which lasted between 30 minutes and 1 hour for each business. These observations were conducted after the interviews as an opportunity arose through local officials to enter the city of Kirkuk for a 6-hour period in June 2018. Two members of the research team visited each business. Data was collected through informal questioning and the following elements were observed:

- Evidence of business growth
- Identification of enablers of business growth
- Identification of barriers to business growth

The researchers took photos of the site and kept written notes on each of the above elements along with notes on the business site and operations.

Data Analysis

Data analysis was done in two stages, the first step entailed quantifying the growth of businesses involved in the asset replacement program run by UNIDO. For this, simple statistics were used to determine revenue growth, employment growth (both part time and full time), and community contributions. Following this assessment, the second stage of data analysis was a qualitative, thematic and content analysis of the interviews and observations.

Qualitative analysis for interviews and observations

Similar to many qualitative explorations (O'Leary 2017), the general approach used to formulating codes and themes from the transcripts took an abductive approach (Dubois & Gadde 2002), consequently, shaping native themes around existing theoretical constructs (Table 1).

Thematic formulation followed an approach adapted from Schutt (2007). After interview transcriptions were created, profiles were built for each case from both the interview and observation data. Once constructed, case profiles and transcripts were examined for native codes. Native codes based on established constructs were recorded in a code inventory and reviewed for distinctiveness (Cavana, Delahaye & Sekaran 2001). Then, codes were categorised based on level (environmental, organisational and entrepreneurial) and aligned to research constructs. Codes that were not frequently cited or that had no relevance to the research constructs were removed. In total, the researchers developed five environmental level codes (code signifier EN), four organisational level codes (code signifier ET), and 21 individual level codes (code signifier ER) (see Appendix). Interview reports and codes were cross checked against observations for consistency. Due to the close alignment of the questionnaire items with the constructs of transformative subsistence entrepreneurship, many of the codes directly informed the theoretical basis of the study without further analysis. However, further examination of the themes proceeded from this point, whereby transcripts underwent a second review in their entirety, combined with cross analysis with other cases to examine for themes that went beyond the

previously identified codes. Combined with the code inventory, a total of five main themes were identified, which are discussed in the follow section.

Results

Profiles were constructed based on the growth results and interviews for Business 31 (B31), Business 35 (B35), Business 44 (B44), and Business 77 (B77). These businesses demonstrated increasing social value creation (training interns, helping others to start businesses, donations, and financial loans to others) and economic value creation (net profit increase, employment, starting new branches) both prior to and after UNIDOs implementation. Case profiles were used to develop research themes and the main findings of the study.

Coding and Thematic Analysis

The analysis of profiles and transcripts generated the code inventory (see Table 2). The letters (EN) represent the environmental level codes, (ET) organisational (enterprise) level codes and (ER) entrepreneurial level codes. From the code inventory, the following five themes were formed.

Environmental Level

Theme 1: Security threats and lack of access to equipment limit business growth

Business owners cited that the political situation in their region did not affect their business (EN1). The owners demonstrated a degree of resilience towards the ongoing political turmoil in the region, which only four months prior to this investigation had seen the Kurds lead an independence referendum that resulted in a three-day territorial conflict between the Kurdish Peshmerga and the Iraqi Army. However, the owners had different views when it comes to security, some of them agreeing that the security situation in their city has restricted business growth (EN2):

‘I close my salon early; the security situation is not stable. I now close the salon at 8:00 p.m. maximum; if the situation were stable, I would stay open till 10:00 p.m.’ (B31).

‘We had to close the shop for some days (short period) due to the security situation’ (B44).

The business owners cited that poor security limits customer visits, particularly by females, who do not feel safe leaving their homes on their own. Furthermore, the owners claimed that the destruction of key infrastructure around the city had disrupted the ability to access essential supplies. At the time of the interviews, the road linking Kirkuk to the region’s capital (Erbil) was still under construction since the retreating Peshmerga destroyed it in the recent conflict.

In addition to security, several businesses cited that access to equipment was a limiting factor

that prevented business growth (EN5). According to (B44),

‘The business needs more equipment and due to financial difficulties I could not get them... There are religious constraints on loans and business’.

Often, the businesses required financing to purchase machines and equipment; however, limited access to finance made the purchasing of equipment and subsequent scaling up of the business more difficult. All of the businesses were facing the same major financial hurdle: they needed to purchase the next major business asset that would help them grow. In essence, this was the strength of the UNIDO asset replacement program, as it aided each business in overcoming the equipment barrier which they faced at the time of implementation.

Organisational Level

Theme 2. Quality-based enterprise models are important

All of the business owners stated that they operate in an environment with other competitors, and all stated that their product was of better quality than that offered by their competitors (ET3, ET4). B35 and B77 claimed to achieve this at a lower price than competitors (ET3), whereas B31 and B44 stated that they charge a higher price (ET4).

The business owners who were interviewed were adamant that their product was superior and of better quality compared to their competition. They demonstrated the steps they had taken to ensure and maintain product superiority. Price did not factor much in their discourse, which, in a difficult economic environment where citizens have little disposable income, was somewhat surprising.

Entrepreneurial Level

Theme 3. Motivated by family and personal income necessity

For each owner, the business provided the primary source of income for themselves and their families (ER1, ER3). Throughout the interviews, the interviewees repeatedly expressed the need for the business to succeed for this reason:

‘When I was employed in other salons, the income was not enough for us. I am responsible for the whole family, my husband cannot work due to health issues, my son could not find a job and this salon is the main source of income for the whole family’ (B31).

‘I live with my father and my sister and her three kids and this is our only income source. My dad is an old man and he cannot work’ (B77).

Owners indicated that this was a central motivation for starting the business, and for continuing and looking to grow their venture.

Theme 4. The vulnerable transition through informal development processes

All businesses owners learned their trade from on-the-job experience (ER9). Business owners demonstrated a similar development pathway, in that they left school before completing their primary education (ER8), and went straight into a trade where they learned the skills required to start and grow their own businesses (ER6).

‘Yes, I learned the profession in other workshops and under the supervision of a mentor and when I got the needed skills, I started my own business’ (B35).

‘I trained under the supervision of another salon owner, she taught me everything I know, she was a Kurdish lady. I will never forget her role in my career and now I train other girls in my salon and support them to start their own business’ (B31).

‘I worked in other salons and I observed and learned from everyone’ (B77).

‘I learned my business through experience and daily work routine(s)’ (B44).

The time that each owner spent developing their skills varied; however, for the four case studies, this time was no less than three years.

Theme 5. The vulnerable contribute to other vulnerable actors

The four case businesses all showed that they have contributed to the community through their business growth (ER21). This included contributions to direct relatives:

‘Actually I supported my sister to open a salon in Baghdad’ (B31).

‘I worked alone for some time until I made a name for myself. After a year, the demand increased and the business was doing so well, my sister and my niece started working with me’ (B77).

This also included contributions to the wider community, including training, workshops and business start-up support:

‘I trained many people who opened their own workshops and I supported them with the materials as well till they got into the business... I supported them with whatever I could offer from training to materials till they could operate their business on their own’ (B35).

‘I trained many girls, my friends tell me that I am giving my business secrets to other people, but I don’t care’ (B77).

These businesses showed a track record of community contribution, and continued with a strong desire to give back to those around them.

Discussion

The current study is an exploratory application of TSE to a conflict setting, presenting an initial positioning of its application within a context affected by war (Figure 1). The case businesses showed evidence of social value creation (training interns, helping others to start businesses,

donations, and financial loans to others) and economic value creation (net profit increase, employment, opening new branches), despite the owners originating from a vulnerable demographic that were deprived of post-primary education, financial support and skill training. The findings contribute to an initial framework to advance TSE in conflict settings, while also offering several unique insights that challenge our knowledge of entrepreneurship within volatile settings.

Local Security and Local Access

Previously, there was little known about how environmental level constructs affect business growth in volatile settings. Sridharan et al. (2014) identified the effect of ‘environmental triggers’, i.e., events that take place in the family or community (e.g. criticism from family) that drive entrepreneurs out of subsistence and into transformative patterns. The current study found no evidence of environmental triggers motivating business growth, which in our study was driven by a combination of prolonged personal circumstances (ER6) as well as traits and experience. Unlike prior studies citing the impact that political turmoil can have on businesses (Gunter 2013), our cases exhibited high resilience in the face of political disruption, with owners consistently citing that political disruption has no impact on their businesses (EN1).

The study, however, did reveal a number of important environmental enablers and barriers. In line with previous studies (Kneller & McGowan 2011), access to markets was shown to be important (EN3). Growth businesses in these settings can absorb the negative impact of some limitations to surrounding markets, however, disruptions to the immediate local market has a direct impact on business growth. In our study, this disruption occurred when security within the city declined (Theme 1) which limited operating hours and the set constraints on females’ and families’ ability to move around the city (EN2). With no income from export activity (either domestic or international), the residents of the city become the economic lifeline for such businesses.

Additionally, limited access to business antecedents played some role in restricting economic growth. Although access to skilled labour, supplies and basic infrastructure wasn’t a barrier, access to machines proved a major barrier for three of the four businesses in the study (Theme 1). It was difficult for the businesses under study to access equipment, especially given there was limited ability to access capital because of the weak banking system in Northern Iraq. Our findings reinforce the need for access to growth capital (Kusago 2005; Schoar 2010; Wehinger 2014), while highlighting the essential security requirements of entrepreneurs in conflict-affected environments.

Differentiated Business Models and Experience

Findings in the current study widely support previous claims concerning enterprise models. The need for effective product and pricing strategies often cited in entrepreneurial theory (Gunasekaran, Rai & Griffin 2011; Sridharan et al. 2014) is demonstrated by the case businesses, with each fostering quality-based product models (Theme 2). Driven by a mixture of personal passion for the role (ER16) and a desire to please customers (ER17), the businesses paid particular attention to the quality of their products (ET3, ET4), and varying price strategies

(either premium or low cost) were adopted. According to business owners, this allowed them to stand out among other local competitors.

Each business had prior organisational experience of no less than three years (ER7) and although prior ownership was a criterion for selection, it also furthers the idea that experience plays a role in business success (Henderson 1999; Zahra, Sapienza & Davidsson 2006). Owners also demonstrated evidence of prior business growth (ET2), furthering the argument that validating for proclivity concerning growth orientation is a key indicator of future business growth (Hmieleski & Corbett 2006). Each of the business owners had experienced various challenges and barriers in the past, some of which are associated with regional turmoil and are unique to the situation in Iraq. Subsequently, the length of organisational and personal experience that each business possessed (minimum 3 years prior experience, and 3 years running the business) demonstrated the essential resilience (Bullough, Renko & Myatt 2014) and adaptability (Ciarli, Parto & Savona 2010) requirements needed to operate in difficult environments.

Necessity Motivation

Personal circumstance as a motivator for transformative entrepreneurship has featured in several prior studies, with research citing financial need as a motivational factor for entrepreneurs (Hessels, Van Gelderen & Thurik 2008). Seminal work in transformative entrepreneurship stated that both subsistence and transformational entrepreneurs seek to address financial need (Schoar 2010), with the difference being that transformational entrepreneurs desire to go beyond this need to grow their businesses. The current study found that all business owners established their businesses out of financial need (Theme 3); however, concurrently, they also possessed strong growth intentions (ER10) and evidence of past business growth. Financial need was strongly lodged in a need to provide for a dependent family system (Theme 3), and contrary to the findings of Sridharan et al. (2014), economic emergency (as an event) played no role in the motivation of the case businesses. The findings indicate that the desire to start and grow the business developed during the formative years of the owners' on-the-job training. Unlike previous studies conducted in developed economies that link necessity driven businesses to low quality entrepreneurship (Verheul & Van Mil 2011), the need to support dependents within a volatile environment with no financial safety net was shown to be a strong motivator in our study.

A number of other circumstantial factors were explored among the entrepreneurs that were discussed in prior studies, including support received from family, friends or suppliers (Sridharan et al. 2014), family business experience (Davidsson 1995), and having a previous business role (Liñán & Fayolle 2015). Of these factors, two business owners previously had mentors who helped them learn their trade (ER5), but no other factor appeared to play a role in the establishment or growth of the businesses. Mentors were found at their previous places of employment where the current entrepreneurs received their initial apprenticeship (Theme 4). The mentorship was unstructured and informal, with the business owners simply observing and inquiring to learn new skills from their mentors. This means that outside of normal employment, these business owners had no support through family experience (ER2), the provision of financial support (ER4), or voluntary labour (ER4), pivoting to establish and grow their businesses from on-the-job training alone.

Informal Apprenticeships

Informal experience played an essential role in the development of each business, with all business owners having at least three years prior experience in their field through informal apprenticeships (ER6) followed by at least three years of experience owning and running their business (ET1). The transition between field experience and business ownership supports the claim that a high percentage of entrepreneurs create start-ups within the same industry in which they have prior experience; this kind of correlation is associated with start-up success (Bolton & Thompson 2004). This is particularly true for the case businesses in this study who had no secondary or tertiary education (ER8), entrepreneurial training, or (with the exception of one training session received by B35) any technical training in their trade (ER9). The demonstration of transformational characteristics without an educational foundation contrasts with prior studies that advocate for the salience of entrepreneurial education for growth oriented businesses (Glaub & Frese 2011). However, those results do not negate the claim that education and training could enhance the practical intelligence that business owners have (Baum, Bird & Singh 2011). Although on-the-job experience filled the place of formal education for the case businesses (Theme 4), it remains to find out in what way the provision of educational support for mid-lifecycle businesses would enhance business growth.

Essential Traits

Several findings confirmed prior thought concerning key entrepreneurial traits. All of the business owners have shown clear growth intentions (ER10), which is a key differentiator of high growth businesses (Gundry & Welsch 2001). Also, the owners have demonstrated entrepreneurial spirit through the vivid identification of potential market gaps and opportunities that they wish to exploit in the future (ER15); which is a key indicator of transformation within subsistence environments (Sridharan et al. 2014). Through their organisational growth and survival, the owners have exhibited strong resilience and adaptability, while three of the four businesses also supported the findings of prior studies by demonstrating strong personal agency and autonomy characteristics (Carter et al. 2003; Hessels, Van Gelderen 2008; Sridharan et al. 2014). Additionally, the study found that all of the business operators have a strong passion for the trade they are engaged in (ER16). Entrepreneurial passion is rarely explored in the area of transformational characteristics in subsistence environments, however, prior studies indicate that entrepreneurial passion can be a mechanism for gaining stakeholder trust (Thorgren & Omoredede 2015), potentially contributing to business growth and success.

Although several prior claims were confirmed, the role of social capital which has been previously associated with entrepreneurial growth (Khanna & Palepu 2010; Zhao, Frese & Giardini 2010; Viswanathan et al. 2012; Sridharan et al. 2014) specifically within conflict affected zones (Sserwanga et al. 2014) did not play a strong role in our study. When asked about the social networks that owners use to grow their businesses, two operators identified the role of fostering strong social relations with customers to drive repeat business, however outside of this, no other networks were mentioned. This further indicates that the vulnerable transformer demographic, represents operators that have received no direct support from family, suppliers or the wider community, fostering the idea that these actors are widely self-made entrepreneurs.

Risk attitudes (Lerner & Schoar 2010) and risk taking (Zhao, Seibert & Hills 2005) are also factors commonly discussed in entrepreneurial growth literature, whereby the case businesses provided critique on the common assumptions surrounding risk. Although all business owners showed prior evidence of risk taking behaviour to establish and grow their business (ER11), their risk attitudes were subdued, with only one business owner indicating future risk intentions. Typically, the business owners were averse to future risk due to the instability in their environment, preferring instead a measured approach that would take into account the security and economic situation as it evolves. Our findings indicate that risk taking is a requirement for business growth, however, the association between risk attitudes (and intentions) and business growth may express itself differently in conflict affected regions, with short termism being employed because of environmental instability.

Conclusions

The current study undertook an examination of the environmental, organisational and individual level characteristics of TSE in conflict settings. The current study sought to consolidate and explore each level through engagement with established entrepreneurial theory, offering several novel insights.

Firstly, the findings offer an initial framework for further examining TSE within volatile settings (Figure 1). The framework; validated by assessing businesses that generate the dual social and economic outputs associated with peacebuilding (Tobias et al. 2013), offers researchers a basis for future enquiry. The study itself was limited by issues of access, meaning that only four cases underwent analysis, and more is required to establish a rigorous model for the construct.

Secondly, the findings of this study critique several previous claims concerning TSE. Previous theory claimed that environmental triggers promote transformative entrepreneurship (Sridharan et al. 2014), however, this study found that within conflict-affected zones this may not be the case. Although organisational level assumptions were widely supported in this paper, the widest gap between prior studies and our findings occurred when considering individual level factors. Little was known about the pathway that transformational businesses follow in subsistence environments, and the current study demonstrated that trade expertise, and business establishment came primarily from informal channels. Whereas previous studies did not control for external support mechanisms, the current study demonstrated that education, training, business and family or community played little role in developing the businesses. Factors such as innovative behaviours and enterprise spirit were supported, however, the study showed that previous assumptions surrounding risk attitudes varied, as operators proved to be cautious due to their unstable setting.

Within practice, the identification of growth-orientated businesses among vulnerable populations provides several advantages for donors. Unlike supporting business start-ups, which carry a high risk of failure, the research cases were established businesses which house the appropriate experience to engage in transformative entrepreneurship. Additionally, unlike providing direct support for businesses owned by the middle or upper class within volatile regions, supporting the vulnerable provides aid directly to those most in need, who through the study showed that the growth of their businesses paid forward in further contributions to other vulnerable members of

the community.

Additionally, the study offered initial insight into potential criteria to help identify growth businesses among the vulnerable. This includes both a demographic identification criterion (Table 2) and a set of items that can be operationalised and applied when initially seeking to validate businesses for support. Although further research is required to test, expand and validate these factors, they provide initial insight that can help NGOs select businesses that have a better chance of demonstrating growth characteristics in the future.

Appendix

Table 1 Potential drivers of TSE in conflict zones

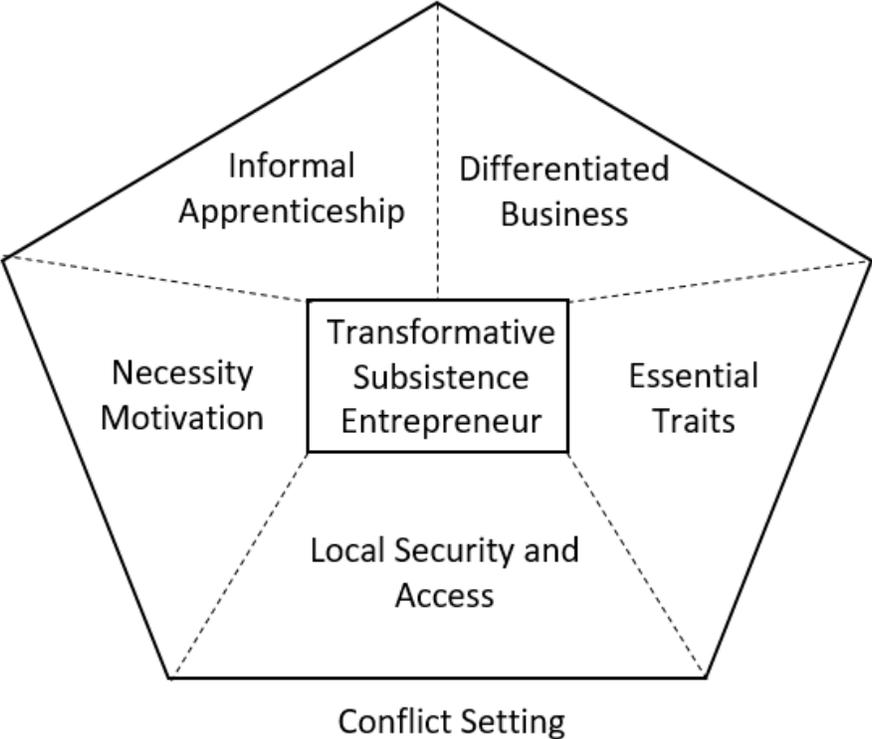
Category	Potential Influencers of Entrepreneurial Growth
Environmental	Environmental triggers Events or situations within community or family that drive the entrepreneur out of subsistence and towards business growth (Srintharan et al. 2014).
	Conflict zone considerations Security situation, political stability (Noland & Pack 2007), access to business antecedents such as labour, technology, capital (Wehinger 2014), supplies (Reiss 2010), and access to markets (Kneller & McGowan 2011).
Enterprise model	Organisational experience / performance Organisational experience is positively associated with business success (Henderson 1999). Note: increased firm age in some cases has a negative impact on growth (Naldi & Davidsson 2014).
	Competitiveness / business model Strong enterprise models (price, differentiation and growth strategies) are a potential predictor of business growth (Sridharan et al. 2014; Gunasekaran, Rai & Griffin 2011).
Entrepreneur	Personal experience Related experience (Bolton & Thompson 2004; Bulloch et al. 2013), managerial experience, financial management experience, educational background (DeTienne & Chandler 2004; Koellinger 2008), proclivity (Hmieleski & Corbett 2006), and entrepreneurial training (Glaub & Frese 2011).
	Personal circumstance Personal or financial need (Hessels, Van Gelderen & Thurik 2008), economic emergency (Srintharan et al. 2014), personal or family wealth, tangible support from suppliers, family or community (Srintharan et al. 2014), family business experience (Davidsson 1995), having a previous business role model (Liñán & Fayolle 2015).
	Personal traits <i>Entrepreneurial intentions</i> , which may register lower for woman (Liñán & Fayolle 2015) this includes growth orientations (Gundry & Welsch 2001); <i>Risk attitudes</i> (Lerner & Schoar 2010; Rauch and Frese 2000) and risk taking (Zhao, Seibert & Hills 2005); <i>Cognitive capabilities</i> , e.g. IQ (Lerner & Schoar 2010) and problem solving (Busenitz and Barney 1997; Good 2003); <i>Knowledge</i> , e.g. financial knowledge, managerial knowledge (Lerner & Schoar 2010); <i>Financial behaviors</i> , using finances or assets for business use, instead of personal needs (Sridharan et al. 2014); <i>Social competencies</i> (Sridharan et al. 2014; Viswanathan et al. 2014) and social capital (Estrin, Korosteleva, Mikiewicz 2013; Zhao, Frese & Giardini 2010); <i>Leadership attributes</i> (Moore and Buttner, 1997); <i>Innovative behaviours</i> (Srintharan et al. 2014; Knight & Cavusgil 2004); <i>Entrepreneurial spirit</i> (Srintharan et al. 2014); <i>Personal agency</i> (Sridharan et al. 2014) autonomy and independence (Carter et al. 2003; Van Gelderen and Jansen 2006); <i>Self-efficacy</i> (Cassar and Friedman 2009; Krueger Jr, Reilly & Carsrud 2000; Markman, Balkin & Baron 2002); <i>Locus of control</i> (Kerr et al. 2017).

Table 2 Characteristics of the case business

Category and Sub Category	Code Signifier with Code Description	Count / Frequency
Environmental Level (EN)		
Political	EN1: Political situation has no effect on the business	B31, B35, B44, B77
Security	EN2: Security situation restricts business growth	B31, B35, B44, B77
Access to Local Markets	EN3: Can easily sell to other local markets	B35, B44, B77
Access to International Markets	EN4: No access to international markets	B31, B35, B44, B77
Access to Antecedents	EN5: Limited access to machines	B35, B44, B77

Enterprise Level (ET)		
Organisations Experience	ET1: The business had been running prior to the implementation	B31 (3 years), B35 (9 years), B44 (3 years), B77 (5 years)
Organisations Performance	ET2: Evidence of prior business growth	B31, B35, B44, B77
Competitiveness	ET3: Better quality, lower price than competitors	B35, B77
	ET4: Better quality, higher price than competitors	B31, B44
Entrepreneur Level (ER)		
Personal Circumstance	ER1: Started/continued business out of income necessity	B31, B35, B44, B77
	ER2: No family experience in business	B31, B35, B44, B77
	ER3: Family rely on the business income	B31, B35, B44, B77
	ER4: No direct support from family or friends	B31, B44, B64, B77
	ER5: Previous mentor taught essential skills	B31, B35
Personal Experience	ER6: Had prior technical experience before the implementation	B31 (over 13 years), B35 (21 years), B44 (8 years), B77 (3 years)
	ER7: Had owned and run the business prior to the implementation	B31 (3 years), B35 (9 years), B44 (3 years), B77 (5 years)
	ER8: No secondary or tertiary education	B31, B35, B44, B77
	ER9: All learning was gained from on-the-job experience (except, B35 one training)	B31, B35, B44, B77
Personal Traits	ER10: Growth intentions	B31, B35, B44, B77
	ER11: Evidence of prior risk-taking behaviour to grow the business	B31, B44, B77
	ER12: Basic financial skills only	B31, B35, B44, B77
	ER13: Desire to learn better financial skills	B31, B44
	ER14: Social networks with customers only	B31, B35, B44, B77
	ER15: Sees further opportunities in current market	B31, B35, B44, B77
	ER16: Strong passion for the work	B31, B35, B44, B77
	ER17: Strong passion for customer service	B35, B44
	ER18: Started / continues business because likes personal control	B31, B35, B77
	ER19: Belief that the business can be successful in the region	B31, B35, B44
	ER20: Demonstrated innovation of their business model or product	B31, B35, B44, B77
	ER21: Demonstrated history of community contribution	B31, B35, B44, B77

Figure 1 – TSE within Conflict Settings



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