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Assessing the Effectiveness of Small and Medium Enterprises (SMEs) in Promoting Economic Growth: A Case Study of Dawako Agribusiness in Solwezi District

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Abstract

This study assessed the effectiveness of Small and Medium Enterprises (SMEs) in promoting economic growth in Solwezi District, Zambia, focusing on the agribusiness sector through a case study of Dawako Agribusiness. Despite Solwezi's rapid economic transformation driven by copper mining since 2005, poverty levels remain at 68.4%, significantly above the national average of 54.4%. While over 1,200 agribusiness SMEs operate in the district, their actual contribution to economic growth and employment creation remains unclear, creating a critical knowledge gap for evidence-based policy formulation. The research employed a mixed-methods approach, combining quantitative surveys with qualitative interviews from 50 respondents, including 44 Dawako Agribusiness staff and 6 government officials. The Resource-Based View (RBV) theoretical framework, emphasizing how internal resources drive competitive advantage and economic contributions, guided the study. Key findings revealed that agribusiness SMEs contribute to economic growth through rural

development (38%), increased household income (36%), and value addition in agriculture (26%). However, 54% of businesses employed more than 20 people, indicating concentration among larger enterprises, while micro-enterprises represented only 6%. Government support showed polarization: 50% had accessed support policies while 50% had not, and 52% rated no specific intervention as effective. Access to finance emerged as a critical constraint, with 42% reporting difficulties obtaining credit. While 66% rated local market access positively, only 48% had accessed regional or export markets. The study concluded that agribusiness SMEs' impact remains modest and uneven, operating primarily as secondary beneficiaries of mining-driven demand. Persistent barriers including limited finance access, inadequate infrastructure, and weak policy implementation constrain growth. Recommendations include establishing dedicated support desks, designing simplified credit facilities, developing market-linkage contracts, and strengthening rural infrastructure.

Keywords: SMEs, Agribusiness, Economic Growth, Solwezi, Government Policies, Financial Access

1. Introduction

1.1 Background

Small and medium enterprises (SMEs) constitute a significant segment of the global economy, representing approximately 90% of all businesses worldwide and contributing over 50% of employment across various countries. Globally, SMEs play a pivotal role in fostering innovation, competition, and economic dynamism, while serving as key sources of job creation and income generation in both developed and developing economies (World Bank, 2021; OECD, 2023). In regions such as the European Union, SMEs make up 99% of all enterprises, highlighting their ubiquity and importance in diverse. SMEs have been prioritized as fundamental to breaking the cycle of poverty and achieving inclusive economic transformation (African Union, 2015) [5]. The African Union's Agenda 2063 and various continental development initiatives recognize SMEs as key instruments for industrialization, value chain development, and intra-African trade (AU Commission, 2019). Africa's burgeoning youth population and limited formal employment capacity have made SME development increasingly critical for the continent's socio-economic stability (NEPAD, 2021). The SADC region recognizes that SMEs are vital for reducing regional disparities, promoting cross-border trade, and building productive capacity across member states (SADC Secretariat,

2019). Countries within the SADC region have adopted harmonized policies and support mechanisms to facilitate SME access to finance, markets, and business development services (World Bank Africa, 2020). The regional context underscores that SMEs serve as linkages between rural communities and urban markets, contributing to a more equitable distribution of economic opportunities (Mensah, 2015). Zambia's SME sector encompasses diverse activities including agriculture, retail trade, manufacturing, and services, with agricultural SMEs representing a significant proportion of rural employment and food security (CSO, 2022).

1.2 Problem statement

Despite Solwezi District's rapid economic transformation driven by copper mining since 2005, poverty levels remain at 68.4%, substantially higher than the national average of 54.4% (Central Statistical Office, 2016). While over 1,200 agribusiness SMEs operate in the district (Ministry of Agriculture and Livestock, 2018), their actual contribution to economic growth and employment creation remains unclear (Mwanza, 2014). Approximately 60% of SMEs in Zambia fail within three years due to limited access to finance, inadequate technical capacity, and poor infrastructure (Nchimunya, 2017), yet unemployment in North-Western Province stands at 18.7%, significantly above the national rate of 12.9% (Central Statistical Office, 2019). Despite government support programs such as the Farmer Input Support Programme (Mason *et al.*, 2013), the absence of comprehensive data on agribusiness SME performance creates a critical knowledge gap that undermines evidence-based policy formulation (ILO, 2015). There is therefore an urgent need to assess the effectiveness of agribusiness SMEs in promoting economic growth in Solwezi District and to generate empirical evidence that can inform targeted interventions for sustainable economic diversification (United Nations Development Programme, 2016).

1.3 Objectives

1.3.1 General Objectives

To assess the effectiveness of Private Media in covering political news with a focus on Prime Television in Lusaka District.

1.3.2 Specific Objectives

1. To assess the contribution of agribusiness SMEs to economic growth and employment generation in Solwezi
2. To assess the effectiveness of existing government support policies

To establish the limitations faced by agribusiness SMEs

1.4 Research Questions

1. How do agribusiness SMEs contribute to economic growth and employment in Solwezi?
2. How effective are existing government support policies and financial access mechanisms for agribusiness SMEs in the case study area?
3. What are the main challenges and opportunities faced by agribusiness SMEs in Solwezi regarding access to finance, market access, and policy support?

1.5 Conceptual Framework

This study is anchored on the Resource-Based View (RBV)

Theory, which provides relevant theoretical foundations for understanding how agribusiness SMEs contribute to economic growth in Solwezi District and the factors that influence their effectiveness. The Resource-Based View (RBV) is one of the most influential strategic management theories of the past four decades. Developed primarily in the 1980s and 1990s, it shifted the focus of competitive strategy from external industry forces as emphasized by Porter's Five Forces to the internal resources and capabilities of the firm. According to RBV, sustained competitive advantage arises not from positioning in attractive industries, but from owning or controlling superior resources that are difficult for competitors to acquire or imitate (Barney, 1991)^[13].

Resource-Based View (RBV) theory provides a comprehensive framework for understanding how small and Medium Enterprises (SMEs) achieve sustainable competitive advantage and promote growth by leveraging unique internal resources. RBV posits that an enterprise's distinctive bundle of valuable, rare, inimitable, and non-substitutable resources and capabilities are fundamental to its performance and long-term success (Barney, 1991)^[13]. This theoretical perspective contrasts with external market-focused approaches by emphasizing that internal strengths, rather than external industry positioning alone, drive competitive advantage.

For SMEs, the RBV framework is particularly pertinent given their characteristic resource constraints compared to larger firms. Despite limited access to economies of scale and financial capital, SMEs can create value and foster growth by strategically developing and managing key internal resources such as human capital, technological assets, and organizational capabilities (Wang & Ahmed, 2025). Human capital including skills, knowledge, and experience of employees and managers is a critical resource, enabling innovation and efficient operational management. Technological resources bolster productivity and market responsiveness, while organizational capabilities encompass the business processes, leadership, and networks that facilitate dynamic adaptation to changing environments.

2. Literature Review

2.1 SMEs contribute to Economic Growth and Employment

Small and medium-sized enterprises (SMEs) are universally acknowledged as critical engines for economic growth, particularly in urban areas where their role in fostering economic resilience and inclusivity is increasingly evident. SMEs are significant contributors to urban economic dynamics, providing substantial opportunities for employment and enabling localized wealth generation. This is particularly relevant in emerging economies, where SMEs represent an overwhelming majority of businesses and thus play an essential role in addressing urban poverty and contributing to economic diversification. By enabling entrepreneurial ventures and contributing to job creation, SMEs offer a means for urban areas to harness local talents and resources, ultimately fueling a cycle of innovation and economic development, Schneider (2013)

Across OECD countries, SMEs represent approximately 99% of all firms, serving as a main source of employment and generating, on average, between 50% and 60% of total value added. Research by globally, SMEs account for about 90% of businesses and over 50% of employment, contributing up to 40% of national income in developing

countries. A study published in MDPI (2020) on sustainable development in agri-food SMEs, which involved quantitative analysis of investments and turnover, confirmed a positive influence of investments on turnover for all active enterprises, including SMEs, highlighting their role in economic growth through investment and job creation. This widespread presence and economic contribution underscore their indispensable role in fostering economic resilience and overall prosperity (Karadag, 2015)

2.2 Government support policies and financial access mechanisms for agribusiness SMEs in the case study area

At the global level, national governments and international organizations such as the FAO and the World Bank are primary stakeholders shaping agricultural policies. Their interventions involve designing supportive regulatory frameworks, offering subsidies, and creating rural infrastructure. For instance, the EU's Common Agricultural Policy (CAP) supports SMEs by guaranteeing minimum prices and providing rural development grants. Here, governments act as regulators and funders, while financial institutions and cooperatives implement financing measures that make SMEs competitive in global markets, FAO (2021). These global initiatives are often complemented by climate finance mechanisms, which seek to support sustainable agricultural practices. Programs like the Climate Investment Funds (CIF) or the Climate Shot Investor Coalition provide concessional finance for SMEs adopting climate-resilient technologies, which is essential in regions facing climate shocks such as Sub-Saharan Africa. Furthermore, global trade policies, including agreements under the World Trade Organization (WTO), influence agribusiness SMEs by shaping tariff structures, export subsidies, and market access protocols. By providing frameworks that facilitate international trade, these policies indirectly support SMEs by expanding their potential markets, encouraging investment, and promoting the adoption of international standards. However, access to these global mechanisms is often contingent on the domestic enabling environment, including regulatory compliance and institutional capacity, Adebayo (2020).

The Zambian government has been fostering public-private partnerships to enhance the development of the agribusiness sector. For example, the Zambia Development Agency (ZDA) and the Citizens Economic Empowerment Commission (CEEC) have partnered to provide financial and non-financial Business Development Services (BDS) to SMEs. These partnerships aim to empower SMEs through capacity building and access to financial resources. Beck (2006)^[18].

2.3 Opportunities faced by agribusiness SMEs in Solwezi regarding access to finance, market access, and policy support

Access to finance is a fundamental opportunity for SME growth, yet it depends heavily on the participation of financial stakeholders. Globally, development institutions such as the World Bank, International Finance Corporation (IFC), and regional development banks have pioneered funding models that provide credit lines to SMEs. Their involvement ensures that commercial banks are incentivized to extend loans to enterprises that were previously excluded due to high collateral requirements, Beck (2006)^[18].

On a global scale financial innovations have opened new avenues for small enterprises to access credit and investment capital. Traditional banking systems often required collateral and large-scale records that smallholders and SMEs could not provide, but the rise of microfinance institutions, agricultural cooperatives, and fintech solutions has transformed the financial landscape. Argue that financial inclusion has become an engine of SME development, enabling entrepreneurs to expand operations, invest in technology, and improve productivity. Beck (2006)^[18].

3. Literature gap

First, there exists limited empirical evidence on SME contributions to economic development in mining-influenced contexts. While extensive research documents SME roles in agricultural regions (Wiggins *et al.*, 2010) and manufacturing centers (Olawale, 2010), few studies examine how mining-driven urbanization specifically shapes agribusiness SME performance. Fraser (2007) analyze mining sector linkages in Zambia, but focus primarily on procurement relationships rather than downstream impacts on agricultural entrepreneurship. This study addresses this gap by examining how Solwezi's copper mining boom influences agribusiness SME contributions to employment, income generation, and diversification.

Second, existing Zambian SME research concentrates disproportionately on Lusaka, Copperbelt urban centers, and Southern Province's agricultural heartland (Mwanza, 2014), with Northwestern Province remaining understudied despite its recent rapid transformation. Only Sinyangwe *et al.* (2015) assess Northwestern Province specifically, yet neither focuses exclusively on Solwezi's District where mining impacts are most pronounced. This geographical gap is significant given that regional heterogeneity in economic structures, infrastructure, and policy implementation creates distinct SME development trajectories (World Bank, 2019). The current study fills this gap by providing district-specific evidence from Solwezi's agribusiness sector.

Third, the literature reveals insufficient understanding of why government support policies achieve limited effectiveness despite substantial policy attention and resource allocation. Studies document low SME awareness (Nkurunziza, 2005), limited accessibility (Simpasa, 2016), and weak implementation (Manda, 2015), but rarely examine the underlying institutional, political, and administrative mechanisms producing these outcomes. This implementation gap between policy design and delivery outcomes warrants deeper investigation. By systematically assessing SME operators' experiences with government programmes in Solwezi and comparing these experiences across enterprise characteristics, this study contributes empirical evidence on implementation bottlenecks requiring policy attention.

3.1 Sample Size determination

To determine the sample size from the given population of one hundred and fifty (150) staff members, the study employed the Yamane formula (1967) as follows:

Formula:

$$n = N / (1 + N(e)^2)$$

Where:

n = sample size

N = population of study (150)
 e = margin of error/level of significance (0.10 for 90% confidence level)
 $n = 150 / (1 + 150(0.10)^2)$
 $n = 150 / (1 + 150(0.01))$
 $n = 150 / (1 + 1.5)$
 $n = 150 / 2.5$
 $n = 60$

However, due to resource constraints and accessibility challenges in Solwezi District, the actual sample size achieved was 50 respondents, representing 83% of the calculated sample and 33% of the total target population. This sample size of 50 was deemed adequate for the study's objectives, comprising 44 respondents from Dawako Agribusiness management and staff, and 6 government officials purposively selected from the Ministry of Commerce, Trade and Industry 3 representatives and the Ministry of Agriculture (3 representatives), making the total sample size of 50 respondents.

3.2 Data collection methods

Quantitative Data Collection: Structured questionnaires were administered to SME owners and managers through face-to-face interviews. The questionnaires comprised closed-ended questions organized into sections covering: enterprise characteristics and demographics; operational practices and productivity measures; financial performance and profitability; access to finance and credit; technology adoption; market linkages and sales performance; employment generation; and constraints and challenges to business growth.

Qualitative Data Collection: In-depth interviews were conducted with key informants including district agricultural officers, extension workers, financial service providers, SME association representatives, and local government officials. Additionally, four focus group discussions were organized with SME clusters in each agricultural subsector to explore their collective experiences, shared challenges, and perceived impacts on economic growth.

3.3 Data Analysis

The study employed both quantitative and qualitative data analysis techniques to comprehensively examine the role of agribusiness SMEs in economic development in Solwezi District. Given the sample size of 50 respondents and the mixed-methods nature of the research, the analysis was conducted using Microsoft Excel and STATA statistical software. Quantitative data from closed-ended questionnaire items were analyzed using descriptive and inferential statistics. Microsoft Excel was utilized for data entry, cleaning, and preliminary organization, while STATA provided advanced statistical computing capabilities. Descriptive statistics including frequencies, percentages, means, and standard deviations were computed to summarize respondent characteristics and agribusiness operational indicators. Cross-tabulations were generated to examine relationships between categorical variables, while chi-square tests assessed the significance of associations at $p < 0.05$. Correlation analysis was conducted where appropriate to explore relationships between continuous variables. Qualitative data from open-ended questionnaire responses were analyzed thematically using content analysis techniques. Responses were systematically coded and

categorized into themes related to challenges facing agribusiness SMEs, growth strategies, and contributions to economic development. Microsoft Excel was used to organize qualitative codes and manage thematic categories. Representative quotations were selected to illustrate major themes and provide contextual depth to quantitative results. The integration of quantitative statistical results with qualitative thematic insights enabled a comprehensive interpretation of findings that effectively addressed all three research objectives.

4. Findings and Results

4.1 Characteristics of Respondents (Bio Data)

Table 1: Distribution of respondents based on age

Age Group	Frequency	Percentage%
18–25	4	8%
26-35	10	20%
36–45	5	10%
46-55	14	28%
56 and above	17	34%

Table 1 shows the age distribution which reveals a mature entrepreneurial landscape in Solwezi's agribusiness sector. The dominant age group is 56 years and above (34%), followed closely by the 46-55 age bracket (28%). This concentration of older entrepreneurs suggests several important dynamics. First, it indicates that agribusiness in Solwezi may be dominated by experienced operators who have accumulated capital and knowledge over time. The relatively small representation of youth 18-25 years at only 8% suggests potential barriers to entry for young people, possibly related to capital requirements, land access, or risk tolerance. The 26-35 age group shows moderate participation at 20%, indicating some intergenerational transfer, but the overall aging profile suggests the sector may face sustainability challenges if younger entrepreneurs are not better integrated

4.2 Presentation of results based on objective one: SMEs contribute to Economic Growth and Employment

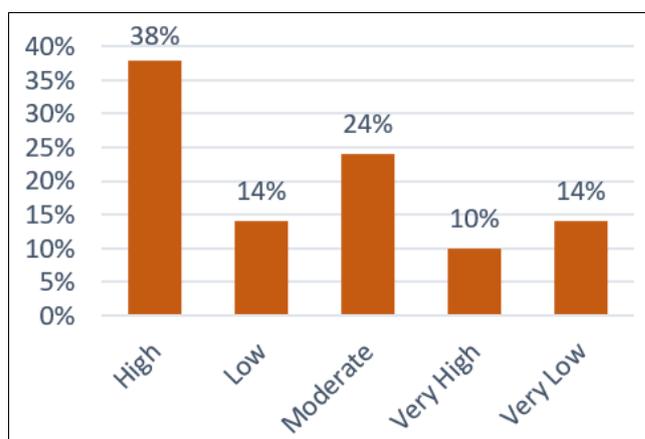
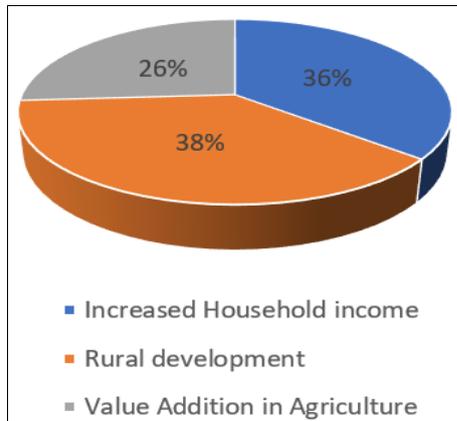


Fig 1: Extent of agribusiness SMEs Contribution to economic growth in Solwezi

The distribution of respondents' perceptions regarding the extent of agribusiness SMEs' contribution to economic growth in Solwezi revealed varied assessments across five categories. The majority of respondents, 38%, rated the

contribution as high, representing the single largest category. Moderate contribution assessments accounted for 24% of responses, while both low and very low ratings each represented 14% of the sample. Very high contribution perceptions constituted the smallest proportion at 10%.

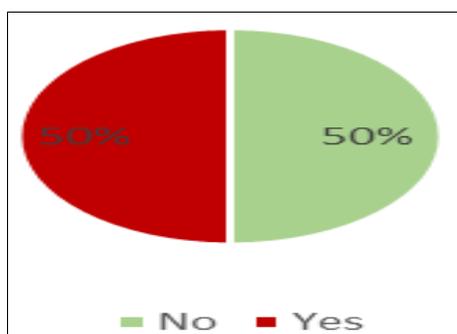


Source: Field data 2025

Fig 2: Ways SMEs Contribute to Economic Growth in Solwezi

Fig 2 establishes that the perceived economic growth contribution of Small, Micro, and Medium Enterprises (SMMEs) in Solwezi is robustly channeled through three key mechanisms. The primary contribution, at 38%, is attributed to rural development, underscoring the vital role of SMMEs in fostering economic decentralization and regional equity by extending services and opportunities beyond the main urban hub. This function is closely followed by the 36% contribution to Increased Household income, confirming the sector's crucial function as a provider of accessible employment and entrepreneurial profits that directly enhance local purchasing power. Finally, a significant 26% is realized through Value Addition in Agriculture, demonstrating that SMMEs are perceived as essential catalysts for industrializing the primary sector and diversifying the local economic base by moving goods up the value chain. Collectively, the data reframes the role of SMMEs from a potentially insignificant employment generator to a critically important agent of economic transformation and inclusive development in the Solwezi region.

4.3 Presentation of results based on objective two: To assess the effectiveness of existing government support policies.

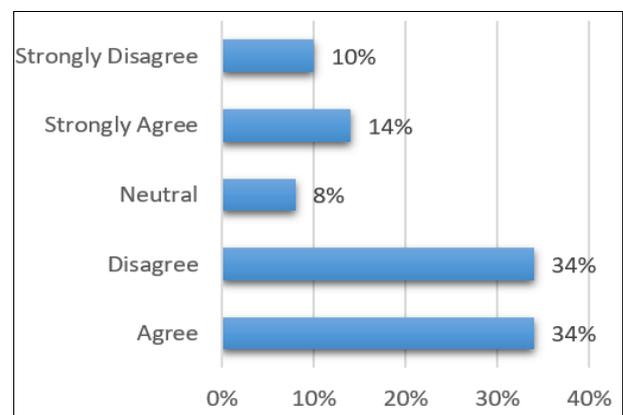


Source: Field data 2025

Fig 3: Government support Policies and Financial Access Mechanism

Fig 3 which illustrates a perfect 50% split between No and 'Yes', provides a clear quantitative indicator of absolute equipoise in respondent opinion concerning the unstated question regarding Government Support Policies and Financial Access Mechanisms. The 50% 'Yes' response signifies that exactly half of the sample affirmed the proposition, which likely pertains to the adequacy, awareness, or effectiveness of government support or financial access demonstrating a substantial and committed belief in the affirmative nature of the statement. Conversely, the equally weighted 50% 'No' response represents a direct and symmetrical rejection of the proposition, indicating that the other half of the population perceives the government support and financial access mechanisms as being inadequate, inaccessible, or ineffective.

4.4 Presentation of results based on objective three: To establish the limitations faced by agribusiness SMEs in Solwezi



Source: Field data 2025

Fig 4: Access to Profitable Market Opportunities in solwezi

Fig 4 Presents respondents' agreement levels with the statement that agribusiness SMEs have access to profitable market opportunities in Solwezi. Agree and Disagree are tied as the highest responses at 34% each, meaning exactly one-third (34%) of respondents believe SMEs do have access to profitable markets, while an identical one-third (34%) believe they do not. This perfect split reveals a deeply polarized perception reflecting two distinct realities: one group benefiting from mining-driven demand, local cooperatives, or urban trade; the other constrained by oversupply, poor infrastructure, or lack of market information. Strongly Agree follows at 14%, about one-seventh, indicating a committed minority who see abundant and highly profitable market opportunities likely larger SMEs supplying mining camps, institutions, or cross-border traders. Strongly Disagree is at 10%, one in ten, representing a vocal segment that views market access as severely limited or unprofitable possibly small-scale producers facing post-harvest losses, price volatility, or exclusion from formal value chains. Neutral is the lowest at 8%, less than one in twelve, showing very few respondents are undecided suggesting the issue of market access is highly salient and experiential, with most SMEs having a clear stance based on their operational reality.

5. Discussion of Results

The findings reveal a complex and contested picture of agribusiness SME contributions to economic growth in Solwezi District. Fig 1 demonstrates that while 38% of respondents rated SME contributions as high (the single largest category), and 10% rated them as very high, totaling 48% positive assessments, a substantial 28% expressed negative views (14% low and 14% "very low, with 24% maintaining neutral positions. This distribution pattern suggests significant heterogeneity in SME performance and impact across the district. This variation aligns closely with the Resource-Based View (RBV) theoretical framework adopted in this study. According to Barney (1991) [13], sustained competitive advantage derives from the possession of valuable, rare, inimitable, and non-substitutable (VRIN) resources. The divergent perceptions of SME contributions in Solwezi likely reflect differential access to such strategic resources among agribusiness enterprises. Those SMEs rated, as high contributors possess superior resource configurations including skilled human capital, technological capabilities, organizational processes, and market networks that enable them to generate substantial economic value. Conversely, enterprises perceived as low contributors lack these critical resource endowments, limiting their growth potential and economic impact.

6. Conclusion

The study establishes that Dawako agribusiness in Solwezi District actively contributes to local economic growth through employment creation increased household incomes, value addition in agriculture, and rural development. However, their overall impact remains modest and highly uneven, largely because most enterprises continue to operate as secondary beneficiaries of mining-driven demand rather than as independent engines of diversification and inclusive growth. The majority of SMEs lack the critical internal resources particularly finance modern technology, skilled human capital, and robust organizational capabilities that the Resource-Based View identifies as essential for sustained competitive advantage and broader economic influence.

Despite the existence of numerous government support policies and programmers, half of the surveyed entrepreneurs have never benefited from them, and more than half do not consider any single existing intervention truly effective. Access to affordable finance remains the most persistent barrier, followed by limited linkages to profitable regional and export markets and inadequate rural infrastructure. While larger and better-resourced SMEs demonstrate clear success and positive spillover effects, the majority especially micro and small enterprises, women-owned, and youth-led businesses continue to face structural exclusion that prevents them from scaling and maximizing their developmental potential.

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