accountability 139
adaptability 18, 29, 30, 164
ADF Microfinance Initiative for Africa (AMINA) 93
aesthetics, impact of 67–8
Afghanistan 225
Africa 49, 167
African Development Bank (ADB) 92, 93
African Development Fund (ADF) 92
age of microentrepreneurs 43, 44, 196–7
agency theory 9–10, 178
alliances 145, 296
Amanah Ikhtiar Malaysia (AIM) 181, 182–7
economic loans (SPI Rezeki) 185, 186
education loans (SPI Bistari) 186
government support 183
group formation 184
Group Recognition Test 184
group savings 185
Housing Index (HI) 183–4
housing loans (SPI Sejahtera) 186
loan products 185–7
loan recipient profile 187–9
participation, long-term and cooperation 185
Poverty Line Index (PLI) 183
relationship building 184
social collateral 184–5
social loans 185
social obligations and team factors 184
testing, training and commitment 184
apartheid 229
Argentina 104
arrangements, flexible 3
arts and crafts microenterprises in UK and Ireland 61–71
aesthetics, impact of 67–8
characteristics of small firms 61–2
craft as a class of objects 63
craft as skilful labour 63
creativity, role of 66–7
definition of the craft firm 62–3
impact of firm 63–4
marketing-entrepreneurship interface 66
typology of craft firms 65, 68–9, 70
ASEAN Free Trade Area (AFTA) 206
Asia 49, 206
see also motivators
Aspen Institute 260
Assessing the Impact of Microenterprise Services (AIMS) 116–17, 118, 121
assessment mechanisms 303
asset building 263
assistance 162–3
associate distributors 134–6, 137
association, negative 301
attitudes 65
Au, F. 10–15, 18
Australia 194
Awards and More (A&M) 239–40, 242–3, 244
Bangladesh 117, 119
Rural Advancement Committee (BRAC) 278
see also Grameen Bank
Barnevik, P. 225
base station site (BTS) microfranchising model 129
beauty salon operator (Thailand) (case study) 54–5
behavior argument and globalization 143–4
beliefs 65
Belize 105
bias
potential 117, 119
selection 120, 123, 126
Blomqvist, G. 224
Blomqvist, O. 224
Bolton report 61
bounded rationality 79, 80
branding 162, 178, 296
Brazil 104, 196, 225
Index of Entrepreneurs 196
see also Dotz Marketing
bribery/corruption 12, 13, 14, 17, 18
British Department for International Development (DFID) 93
Brundtland Commission 289
bureaucracy 301
business
connectivity 157
development stages 293–6
efficiencies 165
models, diverse 298
permit 12
registration procedures and costs 298
Business Action Groups 263
Cambodia: motorcycle repair shop (case study) 54
Canada 194
Air Miles 198, 199, 201
Golden Points 198, 199
see also Small Business Sponsors study
Cape Verde 140
capital
constraints 3
investment 42
lack of 90–91
restricted access to 10
see also social capital; start-up capital
car dealership corporation (case study) 29
Caribbean 106
caste system 228
Celtel Nigeria 129–39
business and management implications 138–9
emerging rural market 130–33
program results and impact 136–8
rural acquisition initiative 129, 134–6
Central America 107, 108, 113
Chade, R. 193, 198
Chen, M. 303
Chile 104
China 207
see also tourism microenterprises
collectivism 254
Colombia 104
commercial photography business (case study) 28
communication channels 162
community engagement 249, 250–52, 253, 254–5, 256–7, 302
Community Entrepreneurs Program at Center for Women and Enterprise: training and self sufficiency for low income women 260–74
analysis of program outcomes 266–71
asset building 263
Business Action Groups 263, 268
business implications 273–4
business skills development 269–70
child care facilities 269
education approach 263
empowerment 270–71
facilitation through training and development 261–2
growth of locally controlled businesses and new jobs creation 267–8
life management skills 268–70
mentoring and networking 267–8, 271
motivational elements 269
new business growth opportunities 266–7
participant demographics 264–5
peer role modeling 263
peer support 268
suggested program changes 271–3
values, skills and talents 269
community initiatives see transnational corporations and community initiatives
compensation 162  
competition 213–15, 296  
complete contracts 75  
conflict 161  
connectivity facilitation 165  
constructionist research paradigm 264  
control mechanisms 163  
convenience store owner (Thailand) (case study) 55–6  
cooperation, long-term 185  
cooperative structures 75  
cosmetics saleslady (Vietnam) (case study) 56–7  
Costa Rica 104  
cotton candy seller (Thailand) (case study) 56  
creative linkaging 302  
creativity, role of 66–7  
credit  
  access and cost 90, 301, 302  
  Kenya 93–4  
  Latin America 107  
  sub-Saharan Africa 91–3  
  see also microcredit  
critical realist foundation 78  
cross-cultural model replication see social capital and cross-cultural model replication  
cross-sectional studies 120–21  
customer  
  profiles 201–203  
  requirements 3, 142  
  satisfaction 45  
day by day attitude 58  
daycare center business (case study) 26, 28  
demographics 294  
deregulation 212  
development programs 297, 298  
developmental opportunities 165  
difference in difference approach 119, 120, 123  
diverse forms and structures 3, 141–2, 157  
diversification of income sources 296  
diversity 166  
domestic inputs scarcity effect 216  
Dotz Marketing, Brazil (loyalty program) 193–205  
business challenges 203–204  
classification of firms by number of employees 195  
coalition programs 193–4, 198  
company profile and history 200–201, 202  
customer profiles 201–203  
entrepreneurial profile 196–7  
failure rate 196  
income distribution 194  
ewntrepreneurs by age range 197  
program changes 204  
unemployment rate 194  
dropouts 119  
dynamics 4–5  

economic argument and globalization 143–4  
economic development 150–51, 302  
economic factors and entrepreneurial motivators 57  
economies of scale 166  
education level 44–5, 104, 187, 255, 263  
Edutainer projects 254  
El Salvador 105, 108, 111, 155  
  Scojo Foundation 167, 169  
Elkington, J. 289  
Emden, T. 134, 135, 137  
Emms, C. 242  
enabling environments 297  
entrepreneur-founder and manager, interface between 20–30  
adaptation skills 29, 30  
car dealership corporation 29  
commercial photography business 28  
daycare center business 26, 28  
definition of entrepreneur-founder 20–21  
definition of manager 21  
definition of microenterprise 20  
environmental framework 24  
‘how’ questions 22  
legal structure 28, 29  
psychological framework 24
restaurants, travel agency and commercial real estate development company businesses 28–9
role interchanges 24–6, 28
roles 22–3, 30
self-interview questions 27
situational cues 25–6, 28, 29, 30
social learning history 24, 25, 26, 28, 29, 30
SWOC analysis 27
vision and mission 24, 30
‘what’ questions 22
‘why’ questions 21–2
entrepreneurial approaches 3
entrepreneurial dimensions 4
entrepreneurial disposition 144
entrepreneurial foundation 141
entry barriers 3, 142
environmental factors 17, 151
environmental framework 24
environmental laws 298
ethnic background 272
ethnographic interview method 78
European Union 61–2
evaluation, participatory 273
Event Graphics 239–40, 241, 242, 243, 244, 245
evolution, responsiveness towards 144
Export Production Villages 92
external factors 166, 178, 296, 300
family business 42
exposure to 292
and succession planning 295
family, role of 297
family ties 44
see also kinship
Faulu Kenya 94–9
advances to customers, income and profit 98
asset acquisition loan 97
Faulu Advisory Services 97
Faulu Insurance Brokers 97
Imara loan 97
International Leadership Training 97, 99
Loan Orientation Seminar 95
Mkopo Biashara (business loan) 97
Mkopo Elimu (educational loan) 97
Mkopo Hisa (savings loan) 97
Mkopo Kilimo (agricultural loan) 97
sources of funds 96
Standard Chartered Bank Limited 97
finance/funding 5
access to 90
external/internal 108, 111, 113
Latin American tienditas 108, 111
source for business start-up 110
Vietnam 45
see also capital; credit; microfinance
financial challenges 296
financial incentives 57
financial partnerships 165
Financial Sector Initiative 92–3
financial support 169
firm attributes 17
firm size, conversion of into advantage 144
fixed effects 123, 126
flexibility 18
food vendor (Thailand) (case study) 55
formal institutions 50, 76–7, 79, 80
weak 80, 82, 83
free trade: Indonesia 206–19
buyer’s market-oriented MIEs 210
deregulation 212
employment by status 208–209
export marketing 213–14
export opportunities, increased 214
export promotion 211–12
export-oriented MIEs 207, 210, 214, 215–16
furniture manufacture 215–17
garment manufacture 215
growth in external trade 212
liberalization 212, 213, 214–15, 216, 217
local inputs, reducing availability of 214
metalworking industry 216
Micro, Small and Medium Enterprises Law No. 20 (2008) 207
New Order era 211, 217
number of MIEs by key industry 210
output value of MIEs by key industry 211
production costs, reduced 214
PT Panasonic Manufacturing (electronics) 216
friction cost 149
fs/QCA (fuzzy set/Qualitative Comparative Analysis) software 79, 80–81, 82, 83
fuel prices 217
funding see finance
furniture manufacture (Indonesia) 215–17
garment manufacture (Indonesia) 215
Gawad Kalinga (GK) (Philippines) 291
gender 43–4
barriers 292
entrepreneurial motivators 50, 52–3
positioning 281–2, 285
geographical constraints 301
gerontocracy 282–3
Ghana
Fan Milk 166
Living Standard Measurement Survey 91
National Poverty Reduction Programme (NPRP) 92
Gibbons, D. 182
Global Entrepreneurship Monitor research 196
global financial crisis 217, 243
Global System for Mobile Communication Association (GSMA) 130
globalization 140–51, 221–2
attributes and firm behavior 146
behavior argument 143–4
constraints 143
diverse structure and forms, operating under 141–2
economic argument 143–4
economic development 150–51
entrepreneurial disposition 144
entrepreneurial foundation 141
entry barriers 142
environment 151
 evolution, responsiveness towards 144
firm size, conversion of into advantage 144
government attention and support 143
information exchange layer 148
knowledge and networks 144
leverage technology and web presence 145
market trends and customer requirements 142
model for micro-global internationalization 146–7
organizational forms and structures 144
organizational responsibilities 146
profit motivation 145
regulatory framework layer 149–50
social responsibility 151
strategic alliances 145
strategic approaches 145
technology 150
transactions layer 148–9
value-added product or service 145
Globalpraxis 131, 136
goals 160, 162
governance models 75
government agencies, dealing with 17
 see also bribery/corruption
attention and support 143
cooperation 295
involvement 255
officials, establishing relations with 15
policies 160
support 183
Grameen Bank (Bangladesh) 103, 111, 221–2, 280
Grameen Foundation 276
Greece 62
gross domestic product 88, 89, 124
gross national product 89
grounded theory 264
group formation 184
growth 3
by loan cycle 112
and expansion 6, 301
incentives 296
Hand in Hand *see* social capital and cross-cultural model replication
holistic approach 26, 302

Hollywood Film Café (Vietnam) 9, 10–15

homogenization 161

Honduras 117

Hong Kong 52

household-level survey 121

Housing Index (HI) 183–4

idealists 69, 70

Imp-Act 117, 118

impact
assessments 118
of firm 63–4
positive 165
on society 6–7

income 295
inequality 104

India 155, 167, 207, 224
Reliance Infocomm 168
Reserve Bank 229

individualism 280–81, 284, 285

Indonesia 293
Ministry of Trade and Industry 216
National Social-Economy Survey (SUSENAS) 207–8

*see also* free trade: Indonesia
industry understanding, poor 301
informal businesses 108, 111, 113
informal institutions 76–7, 79
strong 80, 82
weak 80, 82–3

informal mechanisms 75–6
informal sector 49–50, 53, 57, 88–9, 104

information channels 44–5, 46
information exchange layer 148

*see also* networking

infrastructure 297, 301, 303

initiatives, owner-operated 2
innovation 62, 157, 168, 302–3

Institute for Sport Marketing (ISM)
study *see* Small Business Sponsors study

Institute for Women’s Policy Research 261

institutional efficiencies 302
institutional theory 76–8

institutionalism 76–7
institutions 76, 83

*see also* formal; informal

instrumental variables approach 119
integration 83, 302
integrative corporate governance initiative 249
interest rates 111, 113
internal factors 296
internal forces 178, 300

International Finance Corporation 94, 97

International Labour Organization (ILO) 88

Jobs and Skills Program in Africa (JASPA) 89

International Monetary Fund (IMF) 212

International Trade Centre (ITC) 92, 93

internationalization *see* globalization
internet presence 145

interviews
ethnographic 78
in-depth 65
self-interview questions 27
semi-structured 78–9

Ireland, Republic of *see* arts and crafts
microenterprises in UK and Ireland

isolation from market 75–6, 79, 80, 81–3

job creation 46

joint ventures 23, 29

Kasim, S. 182

Kaufmann Center for Entrepreneurial Leadership 261

Kenya 155
Child and Family Wellness Shops (CFW) 166, 167–8, 169
credit 93–4
Economic Survey 89
HealthStore Foundation 166, 168, 169
K-Rep Bank 94

Microfinance Act (2006) 93–4

Ministry of Trade and Industry 93

*see also* Faulu Kenya
Index

| KickStart | 167, 168 |
| kinship | 77, 80 |
| Knoll, K. | 16 |
| knowledge sharing | 163 |
| transfer | 222, 223–4, 226 |
| utilization | 144 |
| Lao PDR | 293 |
| late developers | 69, 70 |
| Latin America | 49 |
| leadership style | 163 |
| Lebene, S. | 280, 281, 282–3 |
| legal counsel | 15, 18 |
| legal frameworks | 160, 163 |
| legal structure | 28, 29 |
| leveraging of competencies | 163 |
| of scale | 162 |
| of skills | 157 |
| sponsorships | 237, 239, 242–3, 245 |
| technology | 145 |
| liberalization | 212, 213, 214–15, 216, 217 |
| lifestyle factors | 57 |
| lifestylers | 68, 70 |
| Ligali, B. | 138 |
| limited liability corporation | 23, 26, 28 |
| linkage, creative | 302 |
| loan products, diverse | 185–7 |
| local inputs, reducing availability of | 214 |
| locations | 3, 12, 169–70, 184, 188 |
| loyalty | 45 |
| program see Dotz Marketing |
| M4P (DFID and SDC) approach | 84 |
| Madagascar | 92 |
| Malaysia | 207, 293 |
| Bank Pertanian Malaysia (Agricultural Bank) | 181 |
| New Economic Policy | 181 |
| see also microfinance-microenterprise relationship |
| Mali | 117 |
| management | 5–6 |
| autocratic | 42 |
| paternalistic | 42 |
| skills | 301 |
| styles | 42–3, 163 |
| training and preparation for new markets | 160 |
| unprepared | 161 |
| see also entrepreneur-founder and manager |
| marginalized segments | 3 |
| market access | 301 |
| adaptation | 169 |
| conditions | 160, 164 |
| demand | 163 |
| research | 118 |
| shifts and evolution | 160 |
| trends | 3, 142 |
| understanding | 167–8 |
| marketing-entrepreneurship interface | 66 |
| mastery and entrepreneurship | 281, 284, 285 |
| metalworking industry (case study) | 216 |
| methodology, implementable and proven | 165 |
| Mexico | 52, 104–105 |
| Compartamos | 107, 111 |
| micro, small and medium enterprise (MSME) Financial Intermediary Initiative (IFC) | 92 |
| micro-franchising strategies | 155–75 |
| bottom-up | 159 |
| challenges | 161 |
| drivers | 162 |
| external approaches | 163–4 |
| financial support | 169 |
| franchise fee | 169 |
| and franchising, commonalities between | 171, 172 |
| implementation model | 174 |
| internal approaches | 162–3 |
| international venues | 159–61 |
| landscape | 166–7 |
| location | 169–70 |
| market adaptation | 169 |
| market understanding and opportunity identification | 167–8 |
| new models and innovation | 168 |
| quality | 169 |
| resource utilization | 168 |
scalability 168
standardization 168
strategic imperatives 164
strategic planning 168
success factors 173
theories and structures of
franchising 158–9
top-down 159
training of franchisee 169
value added 170
micro-supply chains 142
microcredit 50, 254

tienditas (convenience stores) in
Latin America 102–14
compatibility of microcredit and
microentrepreneurship 108, 111–12
funding source for business
start-up 110
growth by loan cycle 112
micro-entrepreneurship 107–108
microcredit and microfinance 106–107
microenterprise and
microentrepreneur
descriptive statistics 109–10

see also microfinance
Microenterprise Zones 303
microfinance 221
impact assessment 116–26
econometric results 123–6
economically rigorous assessments
119–21
fixed effects results 124
methodology 123
potential for impact 116–17
practitioner-led assessments
118–19
variables 122–3
and micro and small enterprises in
sub-Saharan Africa 87–99
challenges 90–91
characteristics 87–9
credit 91–4

see also Faulu Kenya
-microenterprise relationship in
Malaysia 180–90

see also Amanah Ikhtiar Malaysia
(AIM)
and poverty alleviation 276–85

accessibility of microloans 278, 280
gender positioning 281–2, 285
individualism 280–81, 284, 285
mastery and entrepreneurship
281, 284, 285
modernity 282–3, 284, 285
power structures 282–3
Tanzania 277–8
values and assumptions 279
values in line with ‘Western
discourse’ 283–4, 285
Women Empowerment and
Development Agency
Company (WEDAC) 277, 278
stakeholder group views 225–7
Millennium Development Goals 93, 180
model diversity 166
modernity 282–3, 284, 285
moral hazards 161
Morris, Hargreaves and McIntyre
report (2006) 64
motivators 49–58
beauty salon operator (Thailand)
(case study) 54–5

case study methodology 53–4
contemporary thinking 51–2
currency store owner (Thailand)
(case study) 55–6
cosmetics saleslady (Vietnam) (case
study) 56–7
cotton candy seller (Thailand) (case
study) 56
economic 51
extrinsic 67
food vendor (Thailand) (case study)
55
intrinsic 67
lifestyle 51
Malaysia 188
motorcycle repair shop (Cambodia)
(case study) 54
necessity motivation 196
opportunity motivation 196
owner motivation 62
snack seller (Thailand) (case study)
55
Southeast Asia 52–3
souvenir seller (Vietnam) (case study) 56
Thailand 51, 52, 54, 58
motorcycle repair shop (Cambodia) (case study) 54
Moyo, N. 130, 132
MTC Group 133–4
Munoz and Associates International 303
National Agency of Statistics (BPS) 207
networking 15, 18, 46, 68–9, 77, 80, 144, 163
new international trade theory 213
new models 168
New Zealand 194
Fly Buys 198, 199
CARITAS Matagalpa 107
Nigeria
Communications Commission 131, 137
see also Celtel Nigeria
non-governmental organizations (NGOs) 221, 228, 230
community microenterprise initiatives in Tanzania 253, 254, 255, 257
North America 234
see also Canada; United States
operational approach 159
operational environment assessment 178
opportunism 79, 80, 82, 83, 161, 167–8
organizational arrangement 159
organizational forms and structures 144
organizational merits 165
organizational responsibilities 146
ownership 296
panel data sets 118, 120–21, 123
participation, long-term 185
partnerships 17–18, 23, 29
patriarchy 282–3
peer role modeling 263
People's Credit and Finance Corporation (PCFC) 290
personal incentives 57
personal merits 165
personality traits 51–2
Peru 116, 117, 120–21, 126
GDP per capita 124
Mibanco 121
Pham, D. 15–18
philanthropy and sponsorship 235–7
Philippines 207
Cellular City 167, 168, 169–70
Department of Trade and Industry 291
Gawad Kaling (GK) 291
see also sustainability
Portugal 62
poverty alleviation see microfinance and poverty alleviation
Poverty Line Index (PLI) 183
Pro-Poor Markets approach 84
proactive behaviors 146–7
product marketing 295
production costs, reduced 214
production facilities 295
products or services, sales of 3
profit motivation, strong 145
profit, net 45
program efficiencies 302
psychological framework 24
PT Panasonic Manufacturing 216
qualitative research design 78
quality, emphasis on 169
 quasi-experiments 118, 119–20
reactive behaviors 146–7
real estate investment (case study) (United States) 9, 15–18
realist ontology 78
recession 217, 243
recontextualization 222–4
regulatory framework layer 77, 149–50
relational exchange theory 158
relationship building 68–9, 184
see also networking
relationship type 158
relationships, long-term 236
reliability 264
repayment rates 111–12
Contemporary microenterprise

resource constraints 301
scarcity theory 178
utilization 162, 168
restaurants, travel agency and commercial real estate development company businesses 28–9
return-on-investment 236, 241, 244, 245
risk 9–10
anticipation 160
roles 22–3
Rosengard, J. 303
rural acquisition initiative 129, 134–6
Salinas, E. 102
savings 294
Savings and Loans Associations (SLAs) 92
scalability 168
scholarship funding programs 254
self sufficiency see Community Entrepreneurs Program at Center for Women and Enterprise
self-help groups 280
self-sufficiency 288–9, 302
service industry 157
Shefrin, J. 240, 242–3
Singapore 51
SIRIUS 239–40, 241–2, 243, 244
situational cues 25–6, 28, 29, 30
skilled workforce, lack of 10
skills upliftment 165
Small Business Sponsors study (Institute for Sport Marketing) (Canada) 238–44
activation of sponsorships 238, 242–3
Awards and More (A&M) 239–40, 242–3, 244
benefit 240
evaluation 238, 239
Event Graphics 239–40, 241, 242, 243, 244, 245
good ‘fit’ 241
increase in sales 240
leveraging 239, 242–3
long-term relationships 241
return on investment 241, 244
review 240
SIRIUS 239–40, 241–2, 243, 244
summary of means by respondent groups 239
visibility 240
Small Enterprise Education and Promotion Network (SEEP) 118
small and medium-sized enterprises 35–6, 62, 149
Smart Club 193, 203
snack seller (Thailand) (case study) 55
social capital 111
networks in Vietnam 45
social capital and cross-cultural model replication: Hand In Hand (HiH) 221–31
internationalization 221–2
knowledge transfer 222, 223–4, 226
legislative framework 229–30
NABARD 228, 229
recontextualization 222–4
research design, data and context 224
SHG-Bank Linkage Programme 228, 229
SHGs 225–6, 227–8, 229
socio-economic background 227–8
stakeholder group views on microfinance 225–7
social collateral 184–5
social context 78
social development projects 253
social learning history 24, 25, 26, 28, 29, 30
social networks 77, 80
social obligations 184
social responsibility 151
socio-demographic barriers 292
socio-economic background 227–8
socio-economic benefits 161
socio-economic renovation 32
sole proprietorship 23
solidarity groups 111–12
South Africa 225
Jobs for Growth program 225, 226
Mangaung University of the Free State Community Partnership Programme (MUCPP) 225
Vodacom 169
Index

souvenir seller (Vietnam) (case study) 56
Spain 62
sponsorship practice 234–45
  activation 237, 244
  evaluation 236, 245
  exclusivity 236, 244–5
  flexibility 244
  fully functioning category 235–6
  leveraging 237, 245
  long-term relationships 236
  marketing 237
  monitoring 244
  objectives for initiatives 236
  patronage category 235–6
  philanthropy 235–7
  promotion 237
  return-on-investment 236, 245
  review 236
  semi-strong category 235–6, 245
see also Small Business Sponsors study
stakeholder group views on
  microfinance 225–7
  standardization 161, 168
start-up capital 294–5
  Celtel Nigeria 136
  cross national comparison 9–18
    United States 9, 15–18
    Vietnam 9, 10–15
  Latin America 105
  Malaysia 187–8
start-up time 293
  Stork, L. 129, 131–2, 133, 134–5, 137
  strategic alliances 145
  strategic approaches 145
  strategic choice 159
  strategic distribution partner (SDP) 135
  strategic planning 168
  sub-Saharan Africa 49
see also microfinance and growth of
  micro and small enterprises
supplement to overall family income
  52–3, 55, 58, 294
suppliers 113
supply source 297
support 162–3, 166, 301
sustainability 138–9, 288–9
sustainability: Philippines 288–98
  alliances 296
asset size 291
brand, recognized 296
business development stages 293–6
business models, diverse 298
business registration procedures and
  costs 298
competition 296
demographics 294
development programs 297, 298
distribution 292
diversification of income sources 296
enabling environments 297
environmental laws 298
external factors 296
family businesses 292, 294, 295
family, role of 297
financial challenges 296
Gawad Kalinga (GK) 291
gender barriers 292
government cooperation 295
growth incentives 296
income 295
infrastructure 297
internal factors 296
location 292
microenterprises 294
Nestle Philippines Inc. 290
number of employees (firm size)
  291–2
ownership 296
People’s Credit and Finance Corporation (PCFC) 290
product marketing 295
production facilities 295
proprietorships 294
savings 294
self-sufficiency vs sustainability 288–9
socio-demographic barriers 292
start-up capital 294–5
start-up time 293
supply source 297
Sustainable Agriculture Initiative (SAI) 290
Sustainable Family Business
  Research Model 289–90
Sustainable Family Business Theory (SFBT) 289–90
Contemporary microenterprise network (SLEN) model 290
technology 296
training programs 298
work experience 292
Sweden 224
SWOC analysis (strengths, weakness, opportunities and challenges) 27

Tanzania 94, 277–8
Foundation of Civil Society (TFCS) 255
National Microfinance Bank (NMB) 253, 255
see also transnational corporations and community initiatives
team factors 184
technology 150, 296
Thailand 117, 119–20, 207, 293
see also motivators
tienditas see microcredit: tienditas
Timor-Leste 293
tourism microenterprises in Tiger Leaping Gorge, China 74–84
findings 79–81
institutional theory 76–8
research method 78–9
transaction cost theory 75–6
training programs 163, 298
see also Community Entrepreneurs Program at Center for Women and Enterprise
transaction costs 75–7, 78, 79, 80, 81–3, 158
transactional engagement 250, 252, 253, 256
transactions layer 148–9
transformational engagement 250, 252, 253, 256
transitional (intermediate) engagement 251, 252, 256, 257
transnational corporations and community initiatives in Tanzania 247–58
banks (case studies) 253, 254
business implications 256–8
community engagement 249, 250–52, 253, 254–5, 256–7
integrative corporate governance initiative 249
local stakeholder response 255–6
mining company (case study) 254–5
transactional engagement 250, 252, 253, 256
transformational engagement 250–51, 252, 256, 257
transitional (intermediate) engagement 251, 252, 256, 257
trust 77, 80, 83, 251

Uganda 88, 94
Poverty Alleviation Project (PAP) 92
uncertainty 79, 80, 82
UNCITRA1 model law of electronic commerce 149–50
United Kingdom 194
Nectar 198, 199–200
see also arts and crafts microenterprises
United Nations 89, 103
Capital Development Fund (UNCDF) 92–3
Development Programme (UNDP) 92
United States 9, 13, 15–18, 52, 194
Agency for International Development (USAID) 116, 118
Citizens Bank 263
ClubMom 198, 200
GoldPoints 198, 199
loyalty program 195, 198
Small Business Administration (SBA) microloan program 261, 264
validity 264
value-added product or service 145, 170
values 162
in line with ‘Western discourse’ 283–4
perception 157
Veaudry, M. 241, 242
Vee Networks 134
Vietnam 32–47
Bilateral Trade Agreement with United States 42
characteristics of microenterprises 39–43
checkpoint inspection system, abolition of 37
Commercial Law 42–3
Communist Party 32, 34
Company Law 39–40
Competition Law 39
cosmetics saleslady (case study) 56–7
Decree 56/2009/ND-CP on SME support 45, 47
Decree 90/2001/ND-CP on SME development support 43, 44–5
desired outcomes 45–6
doi moi (comprehensive socio-economic renovation) 32, 35
economic growth 37
Enterprise Law 37, 39, 44
entrepreneurial activities 43–5
entrepreneurial motivators 54, 58
expansion into other Asian countries 40, 42
free circulation of goods 37
GDP per capita 36
investment 39, 40
Investment Law (2005) 37
management styles 42
market access control licences, abolition of 37
microentrepreneurs 43
number of active microenterprises classified by economic sector 40
number of new business registrations 35
percentage of firms operating in each regional market 41
percentage of microenterprises in each economic sector 33–4
Private Enterprise Law 39–40
private enterprises 39
private limited companies 39
privatization 39
Promotion of Domestic Investment Law 39, 40
Renovation of all Types of Licenses Inconsistent with the Provisions of the Law on Enterprises (1999) 37
research question and methodology 35–7
souvenir seller (case study) 56
start-up 9, 10–15
State Bank of Vietnam 35
trade barriers, lowering of 37
vision and mission 24, 30, 160, 302
women see in particular Community Entrepreneurs Program at Center for Women and Enterprise
work experience 292
work function 158–9
World Bank 87, 89, 91, 92, 103, 117, 130, 222
World Trade Organization 42, 206
Zain Group 134
Zambia 117