

THESES OF THE DOCTORAL (PhD) DISSERTATION

THE IMPACT OF SME'S PROJECTS ON THE NATIONAL ECONOMY OF OIL COUNTRIES AND WHETHER PUBLIC SECTOR ORGANIZATIONS SUPPORT THEM? CASE STUDY OF KUWAIT

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1. INTRODUCTION

Kuwait is one of the world's foremost oil-wealthy nations, producing more than 2,662,000 barrels per day of unrefined oil in February 2020, which accounts for around 8.15% of the daily oil generated by the nations that make up the Organization of Petroleum Exporting Countries (OPEC) (CEIC, 2020). However, despite the importance of oil to the Kuwaiti economy, the country is one of many worldwide acknowledging the increasing significance of small and medium-sized enterprises (SMEs) in supporting financial development. According to the International Labour Organization (ILO)'s overview of about 50,000 firms in 104 nations, SMEs give as much as two-thirds of all work, with such companies contributing more to business in low-income nations than in high-income nations (ILO, 2013). However, despite the high number of SMEs in Kuwait, they only contribute 3% of the country's gross domestic product (GDP) (Karaspan & Volk, 2016). This is a strange paradox compared with high-income economies, where SMEs typically contribute around 50% of GDP (OECD, 2015). SMEs in Kuwait employ less than 23% of the total workforce, and here we have another disappointing number as that compares unfavourably to the fact that such companies typically employ around 50% of the workforce in emerging economies (OECD, 2015).

In 2014, the World Bank conducted an exploratory study of over 500 SMEs in Kuwait to identify the obstacles that limit their expansion. 35% of those who responded to the study stated that the routine issuance of licenses and the issuance of the necessary permits was the biggest obstacle to them, in addition to the administrative corruption of the licensing authorities (Karaspan & Volk, 2016). Nearly 25% of the participants in the study revealed one of the qualitative reasons for obstacles to business expansion, which is the need for an educated workforce, in addition to the length of time required to issue the necessary licenses. In Kuwait, it takes an average of 20 days to issue a license to start dealing with other entities, which consumes 30% of the entrepreneur's time. In order for the private sector to achieve the role required of it, now and in the future, governments need to create a balanced environment in which firms can thrive (World Bank, 2016). In 2013, the Kuwaiti government invested two billion Kuwaiti diners (i.e. seven billion US dollars) in the newly created National Fund for the Development of SMEs, with the money shared between institutions related to the development and support of SMEs. The main objective of the fund was to diversify job opportunities and increase the participation of the private sector in the national economy (Karaspan & Volk, 2016). The National Fund is the first national institution for small and medium-sized companies only in the Arabian Gulf. Nevertheless, questions remain about the extent to which the SME sector in Kuwait is fulfilling its potential and what can be done to help it to develop further.

Taking account of the context described above and the importance of SMEs for economic development, the present study focuses on the SME sector in Kuwait.

1.1. Research Objectives

The research offers four main contributions to the body of knowledge on the development of small and medium-sized enterprises (SMEs). First, it takes an entrepreneurship ecosystem perspective to provide a unique viewpoint on how institutional support influences SME growth in Kuwait. From this perspective, it offers an analysis of the growth of SMEs in Kuwait in light of recent reforms and changes that aimed to strengthen the SME sector in order to tackle some of the country's fundamental issues, namely, structural imbalances related to the labour market and the private sector's role. Accordingly, the study of the research begins by presenting an overview of the ecosystem before examining how four key aspects of that ecosystem influence the growth of SMEs. In addition, the institutional level of the ecosystem in Kuwait will be particularly considered in the research design. Institutions can potentially play a significant role in supporting the SME sector through enabling access to resources. Thus, resource access at a collective level is extensively considered in this research, which leads us to its second contribution to the body of knowledge in the field of SME development.

Second, the research takes account of network analysis at a collective level to examine the ways in which resource access in Kuwait is enabled by institutional support. Such an approach requires examining how both network size and the density of entrepreneurs influence access to resources on the collective level. Third, the research considers four key factors to examine how institutional support affects the growth of SMEs in Kuwait. The selected factors influence the entrepreneurship process as a whole, i.e. environmental factors, access to resources, the characteristics of the entrepreneur, and the firm. The research's final key contribution to knowledge in this field comes through conducting a survey that enables quantitative data collection and subsequent analysis. It also uses a resource generator as one of its key development approaches. The aim of the research is to analyse the role of institutional support in terms of its influence on the growth of SMEs in Kuwait from an entrepreneurship ecosystem perspective.

In order to achieve the aim of the research, the research seeks to accomplish the following three fundamental objectives (two of which can be broken down into a further six sub-objectives):

1. To present a detailed overview of the entrepreneurship ecosystem in Kuwait.
2. To analyse the role that institutional support plays in terms of enabling resource access in Kuwait by:
 - 2.1. Explaining, at the collective level, the main features of entrepreneurs' communication and network.
 - 2.2. Examining the relationship that exists at the collective level between SMEs' resource access and the main features of entrepreneurs' communication networks.
3. To analyse the extent to which institutional support influences the growth of SMEs in Kuwait by:
 - 3.1. Establishing the overall extent to which SMEs' growth is influenced by resource access.
 - 3.2. Analysing the impact that environmental factors have on SMEs' growth.

3.3. Testing the relationship between SMEs' growth and entrepreneurs' characteristics.

3.4. Examining the links between SMEs' own characteristics and their growth.

1.2. Research Hypothesis

In order to complete a sufficiently comprehensive investigation and analysis of the role of institutional support in influencing SMEs' growth in Kuwait, the following initial three questions must be addressed:

1. What are the main features of Kuwait's entrepreneurial ecosystem (based on an analysis of the years 2014-2019)?
2. What is the role of institutional support in terms of enabling resource access in Kuwait at the collective level?
 - 2.1. Which actors within the communication networks of entrepreneurs can provide (at the collective level) institutional support?
 - 2.2. What is the nature of the link between these actors who can provide (at the collective level) institutional support and entrepreneurs?
 - 2.3. What key features characterise (at the collective level) entrepreneurs' communication networks?
 - 2.4. What is the nature of the relationship that exists (at the collective level) between the key features of entrepreneurs' networks and access to resources?
3. To what extent does the support of institutions impact the growth of SMEs in Kuwait?

The researcher will examine these hypotheses:

- **Hypothesis 1:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' size as measured by their number of employees at their beginning.
- **Hypothesis 2:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' size as measured by their number of products at their beginning.
- **Hypothesis 3:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' size as measured by their number of employees and products at their beginning.
- **Hypothesis 4:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of employees currently (now).

- **Hypothesis 5:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of products currently (now).
- **Hypothesis 6:** there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by the sum of their number of employees and products currently (now).

1.3. Research methodology and model

The research is explanatory in nature, aiming to develop and present an explanation of the pattern that can be observed in a particular phenomenon. Accordingly, it follows the main assumptions of the positivist approach to research, combining deductive logic (using reasoning to build and test hypotheses). That is to say, that reality exists independently of individuals' subjective perceptions and can, therefore, be defined objectively (Hallebone and Priest, 2009). In epistemological terms, a hypothesis created on the basis of a theoretical position can be either confirmed or disproved based on methodically following a linear process (Hallebone and Priest, 2009). Such a methodology can be said to be nomothetic, in the sense that any explanation it produces relies heavily on an understanding of both causal laws and interrelations in order to generate and qualify a range of findings through the use of empirical data to test hypotheses formed on the basis of theory. Throughout this process, the researcher operates as a dispassionate observer (Neuman, 2013). Thus, qualitative methods are the main approach utilised to collect and analyse data gathered in this fashion. The structure of the present research is shown in Figure 1, below.

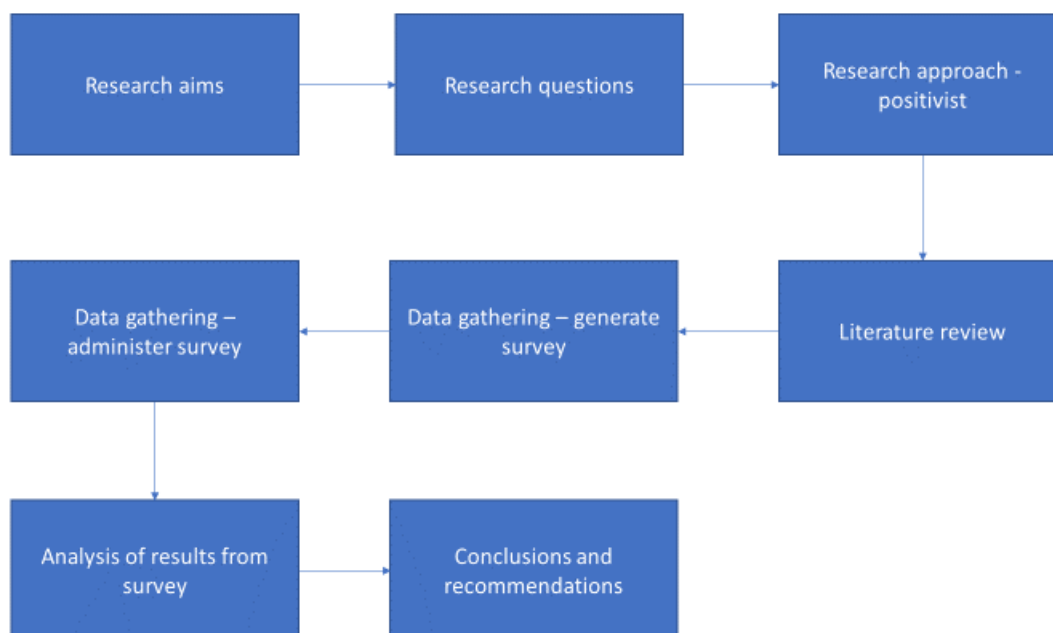


Figure 1: Research structure

Source: Authors' own compilation (2022)

2. RESEARCH METHOD

The research is explanatory in nature, aiming to develop and present an explanation of the pattern that can be observed in a particular phenomenon. Accordingly, it follows the main assumptions of the positivist approach to research, combining deductive logic (using reasoning to build and test hypotheses). That is to say, that reality exists independently of individuals' subjective perceptions and can, therefore, be defined objectively (Hallebone and Priest, 2009). In epistemological terms, a hypothesis created on the basis of a theoretical position can be either confirmed or disproved based on methodically following a linear process (Hallebone and Priest, 2009). Such a methodology can be nomothetic in that any explanation it produces relies heavily on an understanding of both causal laws and interrelations to generate and qualify a range of findings through empirical data to test hypotheses formed on the basis of theory. Throughout this process, the researcher operates as a dispassionate observer (Neuman, 2013). Thus, qualitative methods are the main approach utilised to collect and analyse data gathered in this fashion.

In the above context, there are two principal reasons why this research conducts a survey. The first of these reasons is the production of relevant statistics to inform analysis, that is to say numerical or quantitative, descriptions of the ways in which the social networks of entrepreneurs, at both individual and collective levels, enable access to required resources. Such analysis also includes consideration of the relationships between access to resources, other factors and the growth of SMEs. The second main reasons for conducting a survey is that such an approach is the only way to meet the research's needs for data that are not otherwise available anywhere else. Such data is a prerequisite for informing the subsequent analysis required to answer the research questions and enable the achievement of the research objectives. A survey with a specific design to meet the research's aims is the only way to ensure that all the data required for the analysis stage is gathered.

2.1. Design and Approach

The approaches that can be used to study specific phenomena can be broadly divided into two types. First is the qualitative approach, which relies on interviews and the analysis of documents and records. Qualitative approaches offer valuable insights into what people think about a subject, but they have been criticised in some contexts for being insufficiently comprehensive and lacking the accuracy required to describe and analyse the phenomenon in question (Hair et al., 2014). Second, there is the quantitative approach, which relies on numeric data. Such approaches typically identify variables related to the phenomenon, develop tools to measure those variables numerically, and then analyse the data gathered using a wide spectrum of tests and procedures considered reliable and specific. Such a process can produce clear, adequate, and precise information concerning the phenomenon in question, leading to an objective and accurate conclusion (Hair et al., 2014).

For the purposes of the current research, a survey was developed to assess the four main resources provided by the institutional support (i.e. finance, labour, information and training). Each of these features was evaluated in the context of three different providers of resources: government institutions, private institutions, and family and friends.

An important issue to consider when collecting data is avoiding bias and subjectivity. This can be achieved in several ways, including selecting appropriate statistical techniques and tests and talking directly to respondents about the importance of replying to questions as objectively as possible. This also focuses on the importance of expressing ideas and points of view using numbers, which again means using a quantitative, rather than qualitative, approach.

2.2. Sample Selection Criterion

Scientific researchers use different research designs, such as experimental designs and surveys, to collect and analyse data and look for answers to their research questions. All researchers must choose carefully when selecting the method for identifying the individuals who will make up the sample because selecting the wrong people will inevitably create problems with the data gathered and, consequently, generate inaccurate results that cannot be used to answer the research question. So, the researcher must first accurately define the research population without mistakes and then select a method to sample it in the right way. As mentioned previously, the current research sample consisted of individuals who work in SMEs.

Broadly speaking, there are two types of sampling selection techniques: probability and non-probability sampling. The former can also be divided into two basic selection criteria. The first is systematic random sampling, which uses systematic randomising methods, such as the random number seed, chance wheel and numbered labeled cards, to identify the individuals who will participate in the research. Such methods give an equal probability to the participants. The second method is the non-systematic way, which selects the participants based on their availability. In the case of the current research, the latter method was used because the former method can present significant difficulties as the selected sample must exist on one site in order to give each participant an equal probability (Matveev, 2002). It is also important to note that probability sampling is typically only used when the researcher intends to generalise the outcome and results of the research.

2.3. Sample Size

The total population size for the present study was 380, with the researcher attempting to engage that full population. 230 surveys were returned. However, 120 of them were excluded from the study because they were either not fully completed or they gave biased answers (e.g. the responses given on network communication were the same for all the three questions of that section). After those exclusions, the final sample consisted of 110 valid, completed surveys.

Table 1 gives the numbers of distributed, retrieved, excluded, valid and acceptable surveys.

Table 1: The number of surveys distributed, retrieved, excluded and valid for analysis

Total number	Retrieved	Excluded	Valid and acceptable
380	230	120	110

2.4. Data Collection

As mentioned previously, the researcher designed a survey to collect data for the present study. The survey consisted of six parts, each covering an important aspect of the topic. The targeted sample was reached as follows. Firstly, the researcher visited the SMEs. Then, the researcher gave an overview of the topic being studied, explained its significance, and emphasised to the respondents the importance of answering accurately and precisely to ensure the quality of the data that was to be collected. Some challenges were faced during the data collection process. For example, some entrepreneurs did not cooperate with the study and delays in completing the surveys caused a significant time-lapse between survey distribution and final collection.

2.5. Instrumentation

The researcher designed a six-part survey to collect data. Each part covered essential information related to the project variables as detailed below:

1. Demographic data on the respondents and their businesses, which consisted of the following information:
 - a) the respondents' level of education (divided into five options – primary, high school, diploma, college and higher education)
 - b) The business's monthly income (divided into four options)
 - c) The age of the business (divided into four options)
 - d) The field in which the business was operating (divided into six options – finance and real estate services; construction and building; trade and contracting; manufacturing; education; technical).
2. Further details on the characteristics of the business, which were covered by three basic and straightforward questions covering the costs of the business and further details.
3. Information about the supporting resources available, which were assessed by four main questions that explored the basic provider of such resources (i.e. the government, the private sector or family and friends).

These questions focused on the following four resources: finance, labour, information and training. An additional question in this section explored whether those resources were helpful or not.

4. A section about network communications, which consisted of four questions. Three of those questions (numbers 2, 3 and 4) allowed the respondent to give their answer on a five-point scale. Those questions were used to investigate relationships and the impact of the support offered.

5. A further investigation to describe and measure the progress of the current SMEs in Kuwait. Development and progress were measured by means of two indicators. The first was the SMEs' number of employees. Respondents were asked to declare how many employees they had at the outset and their current number. The second indicator assessed the progress and development of SMEs in terms of their number of products, looking at both when they started and currently.

6. A general question asking for the respondents' perspectives on the support offered by governmental institutions, including their evaluations of whether it was effective or not. If the support was identified as ineffective, the respondent was asked to give their evaluation of the reasons why that was the case.

3. SCIENTIFIC FINDINGS

3.1. Analysis of the Resources

3.1.1. Investigating the Roles of Institutions Regarding SMEs

The roles of the different providers were investigated using the Pearson correlation coefficient. The results are shown in Table 2.

Table 2. The Roles of the Three Providers in Terms of the Support They Provide for SMEs

Institution	Resource	Growth (now)					
		Number of employees		Number of products		Employees and products	
		r	sig	r	sig	r	sig
Family and friends	Finance	0.797	0.000	0.891	0.000	0.869	0.000
	Labour	0.720	0.000	0.661	0.000	0.713	0.000
	Information	0.735	0.000	0.851	0.000	0.817	0.000
	Training	0.695	0.000	0.640	0.000	0.690	0.000
Government sector	Finance	0.811	0.000	0.891	0.000	0.877	0.000
	Labour	0.698	0.000	0.806	0.000	0.775	0.000
	Information	0.945	0.000	0.888	0.000	0.946	0.000
	Training	0.809	0.000	0.743	0.000	0.802	0.000
Private sectors	Finance	0.922	0.000	0.911	0.000	0.946	0.000
	Labour	0.572	0.000	0.529	0.000	0.569	0.000
	Information	0.939	0.000	0.837	0.000	0.918	0.000
	Training	0.887	0.000	0.807	0.000	0.875	0.000

Source: Author's SPSS analysis results (2022)

A more detailed analysis of the role of the three types of provider in terms of the support they provide to SMEs' growth is provided in the following sections.

3.1.2. An Analysis of the Role Played by Family and Friends

Finance

In terms of financial support, entrepreneurs' families and friends had a greater relationship with the number of products (0.891) relative to their relationship with the number of employees (0.797). The relationship between family and friends' financial support and the SMEs' total growth (as measured by both indicators) was expressed by the correlation value of 0.869. These values suggest high relationships. Additionally, all the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that finance strongly relates to the growth indicators in a statistically significant way.

Labour

Family and friends' relationship with the labour resource showed lower values (relative to the finance resource) as it was 0.661 with the number of products and 0.720 with the number of employees. The relationship between family and friends' support for the labour resource and SMEs' total growth (as measured by both indicators) was expressed by the correlation value 0.713. All the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that labour strongly relates to the growth indicators in a statistically significant way.

Information

The analysis of family and friends' support for the information resource showed a higher relationship to the number of products (0.851) relative to its relationship with the number of employees (0.735). The relationship between family and friends' support for the information resource and SMEs' total growth (in terms of both indicators) was represented by a value of 0.817. These values reflect high relationships. Additionally, all these relationship values were statistically significant ($\text{sig} < 0.05$), which means that the information resource seems to be strongly related to the growth indicators in a statistically significant way.

Training

The analysis of family and friends' support for the training resource showed a lower relationship with the number of products (0.640) compared to the number of employees (0.695). The relationship between family and friends' support for the training resource and SMEs' total growth (in terms of both indicators) was represented by a value of 0.690. Clearly, all these values express lower relationships between growth and training compared to the other resources provided by families and friends. All these relationship values were statistically significant ($\text{sig} < 0.05$), which means that training is strongly related to the growth indicators in a statistically significant way.

3.1.3. An Analysis of the Role Played by Governmental Institutions

Finance

In terms of financial support, government institutions had a greater relationship with the number of products (0.891) relative to their relationship with the number of employees (0.797). The relationship between government institutions' financial support and the SMEs' total growth (as measured by both indicators) was expressed by the correlation value 0.877. These values suggest high relationships. Additionally, all the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that finance strongly relates to the growth indicators in a statistically significant way.

Labour

Government institutions' relationship with the labour resource had a greater relationship with the number of products (0.806) relative to their relationship with the number of employees (0.698). The relationship between government institutions' support for the labour resource and SMEs' total growth (as measured by both indicators) was expressed by the correlation value 0.775. All the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that labour strongly relates to the growth indicators in a statistically significant way.

Information

The analysis of government institutions' support for the information resource showed a lower relationship with the number of products (0.888) relative to its relationship with the number of employees (0.945). The relationship between government institutions' support for the information resource and SMEs' total growth (in terms of both indicators) was represented by a value of 0.946. These values reflect high relationships. Additionally, all these relationship values were statistically significant ($\text{sig} < 0.05$), which means that the information resource seems to be strongly related to the growth indicators in a statistically significant way.

Training

The analysis of the government institutions' support for the training resource showed a lower relationship with the number of products (0.743) compared to the number of employees (0.809). The relationship between government institutions' support for the training resource and SMEs' total growth (in terms of both indicators) was represented by a value of 0.802. These values express good relationships between growth and the training provided by government institutions. All these relationship values were statistically significant ($\text{sig} < 0.05$), which means that training is highly related to the growth indicators in a statistically significant way.

3.1.4. An Analysis of the Role Played by Private Institutions

Finance

In terms of financial support, private institutions had a greater relationship with the number of products (0.911) relative to their relationship with the number of employees (0.922). The relationship between private institutions' financial support and each SME's total growth (as measured by both indicators) was expressed by the correlation value 0.946. These values suggest high relationships. Additionally, all the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that finance strongly relates to the growth indicators in a statistically significant way.

Labour

Private institutions' relationship with the labour resource showed lower values (relative to the finance resource) as it was 0.529 with the number of products and 0.572 with the number of employees. The relationship between private institutions' support for the labour resource and SMEs' total growth (as measured by both indicators) was expressed by the correlation value 0.569. All the mentioned relationship values were statistically significant ($\text{sig} < 0.05$), leading to the conclusion that labour is highly related to the growth indicators in a statistically significant way.

Information

The analysis of private institutions' support for the information resource reflected high relationships. The correlation value with the number of products was 0.837, and with the number of employees, it was 0.939. The relationship between private institutions' support for the information resource and the SMEs' total growth (in terms of both indicators) was represented by a value of 0.918. These values reflect high relationships. Additionally, all these relationship values were statistically significant ($\text{sig} < 0.05$), which means that the information resource seems to be strongly related to the growth indicators in a statistically significant way.

Training

The analysis of private institutions' support for the training resource showed a lower relationship with the number of products (0.807) compared to the number of employees (0.887). The relationship between private institutions' support for the training resource and SMEs' total growth (in terms of both indicators) was represented by a value of 0.875. These values express good relationships between growth and the training provided by the private institutions. All these relationship values were statistically significant ($\text{sig} < 0.05$), which means that training is strongly related to the growth indicators in a statistically significant way.

3.2. Investigating the Influence of the Government Institutions Support for SMEs

Multiple linear regression was performed. Prior to linear regression, a researcher must check for two basic assumptions concerning its application: the normality of the data distribution of the variables and the level of multicollinearity among the independent variables (in this case the resources). Data normality detection was described using skewness and kurtosis, which are considered to fit with univariate testing, while multicollinearity was evaluated using the VIF (variance inflation factor) and tolerance test. The results are shown in Table 3, below.

According to the results shown in Table 3, the greatest observed skewness value was 2.041 for the training resource. This greatest value lies within the acceptable range for skewness values (-3 and +3) (Kline, 2005). The greatest observed value for kurtosis was 3.498, which did not exceed the critical value of 8 (Kline, 2005). Accordingly, the mentioned skewness and kurtosis values suggest a data distribution that is close to the normal one. The greatest VIF value was 10.400, observed for the information resource. This value reflects an acceptable level of multicollinearity among the predictors because it was on the boundary of the desired critical value of 10 (Gujarati and Porter, 2010), which indicates low collinearity (i.e. a low correlation among the independent variables). The final column in the table illustrates the tolerance values, which express the reciprocal of the VIF test. They reflect the minimum variance of each independent variable. The minimum acceptable value is 0.05 (Diamantopoulos and Sigauw, 2000). Therefore, as shown in Table 3, all the tolerance values were clearly greater than the minimum. Therefore, it can be concluded that there are no concerns in terms of multicollinearity.

Table 3. Normality Indicators and Multicollinearity Detection using VIF and Tolerance

Variables		Normality		Multicollinearity	
		Skewness	kurtosis	VIF	Tolerance
Independent	Finance	-.075	-1.750	3.079	.076
	Labour	-.682	-1.013	5.889	.170
	Information	.743	-1.083	10.400	.096
	Training	2.041	3.498	3.262	.307
Dependent	Number of Employees (B)	.943	-.480	-	-
	Number of Employees (N)	.866	-.813	-	-
	Number of Products (B)	.473	-.986	-	-
	Number of Products (N)	.411	-1.075	-	-
	Growth (B total)	.785	-.590	-	-
	Growth (N total)	.762	-.752	-	-

Source: Author's SPSS analysis results (2022)

As growth was assessed at two stages (beginning and now – i.e. B and N in the table above) over two growth indicators (number of employees and number of products) the analysis of multiple linear regression was run twice. The first run used the data of SMEs' size at the beginning while the second run used the data of SMEs' growth (now) to investigate the influence of the resources provided by the government currently.

3.3. Testing the Hypotheses

3.3.1. *Exploring the Influence of Government Institutions' Support on SMEs at the Outset*

H01: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of employees at their beginning.

H02: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of products at their beginning.

H03: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of employees and products at their beginning.

Tables 4 and 5 provide the results of the resources' influence on SMEs' size when they started.

The results shown in Table 3 start with the first model's indicator: the R indicator. It describes the relationship between the predicted and observed values of each dependent variable. The value of R is squared to produce another important fitting index called the coefficient of determination (explanation) R^2 . It represents the percentage of variation observed in the dependent variable which can be explained by the independent variables (resources).

As the value of R^2 increases (up to a maximum value of 1) the quality of the model increases alongside the ability of the independent (predictor) variables to predict the dependent variable. Expressed as a percentage, R^2 was found to be 86.4% for the number of employees, 88.6% for the number of products and 92.4 % for the overall growth (measured by the sum of the number of employees and products). In the same context, R^2 was adjusted (and labelled as adjusted R^2) to support the adoption of R^2 . The values of adjusted R^2 were 85.9% for the number of employees, 88.2% for the number of products and 92.2% for the overall growth (as measured by the sum of the numbers of employees and products). It is obvious that the adjusted R^2 values were very close to the value of ordinary R^2 , leading to a conclusion that each of the three models being tested (number of employees, number of products and overall growth) was considered to fit.

The second important indicator for model fit is the f ratio. The f value represents the ratio between the mean squares of the regression predicted values to the mean square of the residuals. A decrease in the residuals

of the mean squares indicates less error reported by the regression model. This is expressed by the larger f values. The f test is an inferential test that enables a researcher to decide whether to accept or reject a hypothesis depending on the associated probability value sig. The monitored f value was 167.84 with $p=0.000$ for the number of employees, 204.22 with $p=0.000$ for the number of products and 321.07 with $p=0.000$ for the overall growth as measured by the total number of employees and products.

As the probabilities were <0.05 , the three hypotheses were rejected. Therefore, the alternative hypotheses were accepted. So, the results suggest that government support (in general) via the four mentioned resources has a statistically significant impact at the time at which SMEs are founded.

Table 4. Multiple Linear Regression for Testing the Impact of Government Institutions Support for SMEs as Estimated at the Time of their Establishment

Model Indicators	Dependent Growth (at the outset)		
	Number of employees	Number of products	Growth
R	0.930	0.941	0.961
R ²	0.864	0.886	0.924
Adj- R ²	0.859	0.882	0.922
F	167.18	204.22	321.07
Sig (f)	0.000*	0.000*	0.000*

Source: Author's SPSS analysis results (2022)

As the results show that there is a significant impact, it is essential to explore the impact magnitudes and their statistical relevance.

Table 5 shows the impact values as expressed by two values. The first is the unstandardised impact (B), which was measured from the primary data for each independent variable (resource). The second serves the same purpose and is called the standardised impact (β); its label indicates that the standardised value is estimated from the standardised data form. The researcher can use the first impact value (B) in cases in which all the independent variables are measured by the same unit of measurement. However, the researcher must use the standardised impact value in cases in which different units of measurement are assigned to the independent variables. Once the researcher has used an ordinal scale (Likert scale 1-5) for rating the independent variables, it can be relied on for the unstandardised impact values.

The impact values represent how many standard deviations the independent corresponds to with one standard deviation being revealed by the dependent variable. The B values presented in Table 5 lead to the following analysis:

- A) Regarding the number of employees, the finance (0.017) and labour (0.012) values are close to zero, showing very weak support from government institutions. The greatest impact was from the information resource (0.347, $p=0.000$) followed by the training resource (0.238, $p=0.017$) provided

by the government institutions. This reflects the fact that the government institutions did not focus on or provide finance or labour for the SMEs when they were starting out, providing instead support in terms of information and training. It should be noted that the impact values were positive but weak for finance and labour. Additionally, those two values were statistically not significant ($p > 0.05$). The results show moderate and positive impact values for the information and training resources, and those two values were statistically significant ($p < 0.05$).

B) Regarding the number of products, the impact value of the labour resource was -0.020, $p=0.579$ and the impact value of information was 0.028, $p=0.569$. Both of these scores show very weak support from government institutions for these resources as the values are close to zero. The greatest impact was made by the training resource (0.484, $p=0.000$) followed by the financial resource (0.298, $p=0.000$) provided by the government institutions. These figures reflect the fact that the government institutions did not focus on providing labour or information resources for SMEs when they were first established, instead focusing on providing financial and training support. It should be noted that the impact values were negative for labour (but weak and almost negligible) and positive in terms of the contribution made by the government institutions for information resources. However, the results for these two resources were statistically not significant ($p > 0.05$). On the other hand, the results show moderate and positive impact values for the finance and training resources, and the results for these two resources were statistically significant ($p < 0.05$).

C) Regarding overall growth, the labour impact value was -0.004, $p=0.896$, showing very weak and negligible support from government institutions in terms of that resource. It should be noted that the results for that resource were statistically not significant ($p > 0.05$). The greatest impact value was related to the training resource (0.361, $p=0.000$), followed by the information resource (0.188, $p=0.000$), while the finance resource reported an impact value of 0.158, $p=0.000$. These results show that government institutions did not positively contribute to the overall size of SMEs as they started via the labour resource, taking into account the fact that these three resources were statistically significant ($p < 0.05$). These values show that government institutions' support and contributions were mostly in terms of training, giving information and, finally, providing finance.

Table 5: The Impact Values for the Government Institutions' Support (Expressed by Resources) to New SMEs

Resources	Dependent Growth (Beginning)								
	Number of employees			Number of products			Growth		
	B	B	Prob.	B	B	Prob.	B	β	Prob.
Finance	.017	.041	.752	.298	.707	.000	.158	.389	.000
Labour	.012	.026	.766	-.020	-.042	.597	-.004	-.009	.896
Information	.347	.747	.000	.028	.061	.569	.188	.418	.000
Training	.238	.158	.017	.484	.321	.000	.361	.248	.000

Source: Author's SPSS analysis results (2022)

Figure 2 represents the impact values discussed above.

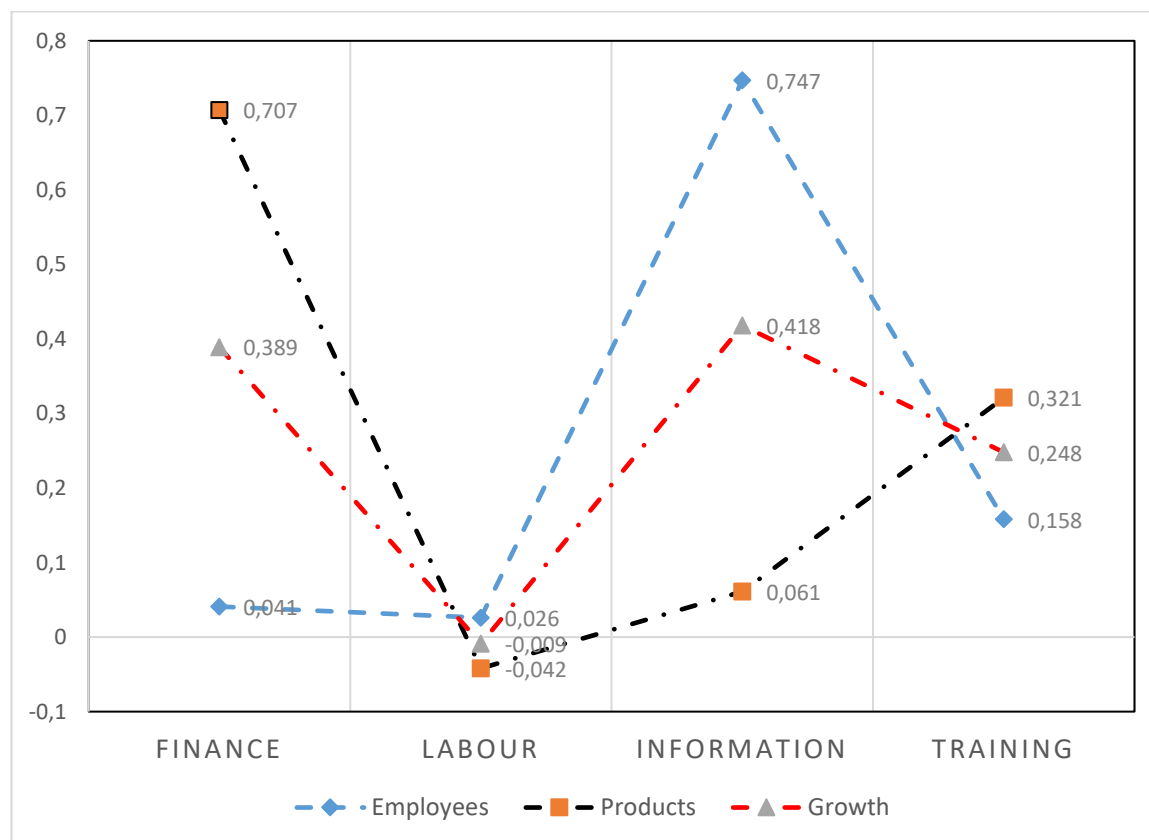


Figure 2: The Standardised Impact Values of SME Growth at the Beginning

Source: Author's SPSS analysis results (2022)

3.3.2. Exploring the Influence of Government Institutions' Support for SMEs Currently

H04: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of employees currently (now).

H05: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by their number of products currently (now).

H06: there is no significant statistical impact (at 0.05 level) for the government institutions' support (in terms of finance, labour, information and training) on the SMEs' growth as measured by the sum of their number of employees and products currently (now).

Tables 6 and 7 show the results regarding the resources' influence on SMEs' growth currently.

The results presented in Table 6 start with the first model's indicator: the R indicator. It describes the relationship between the predicted and observed values of each dependent variable. The value of R is squared to produce another important fitting index called the coefficient of determination (explanation) R^2 . It represents the percentage of variation observed in the dependent variable which can be explained by the independent variables (resources). As the value of R^2 increases (up to a maximum value of 1) the quality of the model increases alongside the ability of the independent (predictor) variables to predict the dependent variable.

Expressed as a percentage, R^2 was found to be 90.8% for the number of employees, 89.4% for the number of products and 93.7% for the overall growth (measured by the sum of the number of employees and products). In the same context, R^2 was adjusted (and labelled as adjusted R^2) to support the adoption of R^2 . The values of adjusted R^2 were 90.4% for the number of employees, 89.0% for the number of products and 93.7% for the overall growth (as measured by the sum of the numbers of employees and products). It is obvious that the adjusted R^2 values were very close to the value of ordinary R^2 , leading to a conclusion that each of the three models being tested (number of employees, number of products and overall growth) was considered to fit.

The second important indicator for model fit is the f ratio. The f value represents the ratio between the mean squares of the regression predicted values to the mean square of the residuals. A decrease in the residuals of the mean squares indicates less error reported by the regression model. This is expressed by the larger f values. The f test is an inferential test that enables a researcher to decide whether to accept or reject a hypothesis depending on the associated probability value sig. The monitored f value was 258.97 with $p=0.000$ for the number of employees, 220.67 with $p=0.000$ for the number of products and 391.54 with $p=0.000$ for the overall growth as measured by the total number of employees and products.

As the probabilities were <0.05 , the three hypotheses were rejected. Therefore, the alternative hypotheses were accepted. So, the results suggest that government support (in general) via the four mentioned resources has a statistically significant impact on SMEs currently.

Table 6: Multiple Linear Regression for Testing the Impact of Government Institutions Support to SMEs Currently

Model Indicators	Dependent Growth (current)		
	Number of employees	Number of products	Growth
R	0.953	0.945	0.968
R ²	0.908	0.894	0.937
Adj- R ²	0.904	0.890	0.935
F	258.97	220.67	391.54
Sig(f)	0.000*	0.000*	0.000*

Source: Author's SPSS analysis results (2022)

As the results show that there is a significant impact, it is essential to explore the impact magnitudes and their statistical relevance.

Table 7 shows the impact values in terms of how many standard deviations each independent variable corresponds to with regard to each dependent variable. The B values presented in Table 7 lead to the following analysis:

- A)** Regarding the number of employees, labour's impact value (0.019, $p=0.519$ ns) is very weak and not significant in terms of government institutions' support (with values close to zero). The greatest impact was from the training resource (0.477, $p=0.000$ s) followed by the information resource (0.171, $p=0.000$ s) provided by the government institutions. This reflects the fact that the government institutions did not focus on providing labour for the SMEs currently, instead providing support with both training and information. Clearly, the government plays the same role without significant changes as it did when the SMEs were starting out. It should be noted that the impact values were positive but weak for labour and positive for the training, information and finance resources. Additionally, the latter three resources' values were statistically significant ($p < 0.05$).
- B)** Regarding the number of products, the information impact value was -0.022, $p=0.562$ ns) and the impact value assigned to labour was 0.025, $p=0.051$ ns), showing very weak and not significant government institutions' support (with values close to zero). The greatest impact was observed in the training resource (0.606, $p=0.000$ s) followed by the finance resource (0.289, $p=0.000$ s) provided by the government institutions. These figures show that the government institutions do not currently provide information or labour resources for the SMEs but rather provide support in training and finance. It should be noted that the impact value was negative for information (but

weak and almost negligible) while there were positive impact values for labour resources, taking into account that these two resources were statistically not significant ($p > 0.05$). On the other hand, there were moderate and positive impact values for the training and finance resources. Additionally, those two resources were statistically significant ($p < 0.05$).

C) Regarding the overall growth being assessed currently, the labour impact value was 0.012, $p=0.741$ ns and that of the finance resource was 0.017, $p=0.721$ ns, showing a very weak and negligible impact of government institutions' support (with values close to zero). The impact of each of the two resources was statistically not significant ($p > 0.05$). The greatest impact value was from the information resource (0.365; $p =0.000$ s) followed by the training resource (0.347; $p =0.000$ s). These results indicate that the government institutions positively contribute to overall growth (currently) via information and training resources for the SMEs, taking into account the fact that these two resources were statistically significant ($p < 0.05$).

Table 7: The Impact Values for Government Institutions' Support (Expressed by Resources) to SMEs Currently

Resources	Dependent Growth (Current)								
	Number of employees			Number of products			Growth		
	B	B	Prob.	B	β	Prob.	B	β	Prob.
Finance	.153	.359	.000	.289	.674	.000	.017	.038	.721
Labour	.019	.038	.519	.025	.051	.508	.012	.024	.741
Information	.171	.362	.000	-.022	-.046	.652	.365	.727	.000
Training	.477	.311	.000	.606	.394	.000	.347	.214	.000

Source: Author's SPSS analysis results (2022)

Figure 3 represents the impact values discussed above.

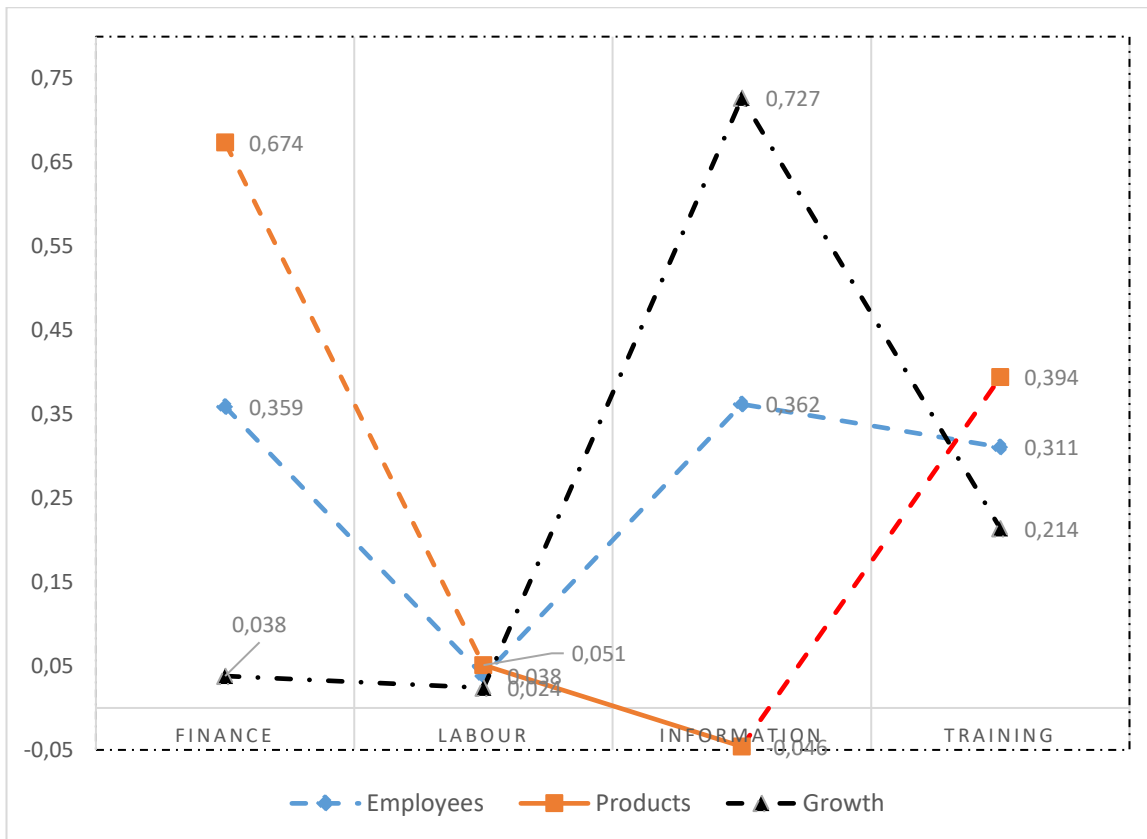


Figure 3: The Impact Values of SME Growth Currently

Source: Author's SPSS analysis results (2022)

3.4. SME Growth

3.4.1. Analysis of SMEs' Growth Measured by Their Number of Employees (Initially and Currently)

Table 8 shows the frequencies and percentages used to describe each firm's growth in terms of its number of employees. According to the percentages, 59.1% of the firms started with a number of employees from 1 to 5, showing that they were small operations with limited levels of capital. 27.3% of the firms started with numbers of employees ranging from 6 to 50. A smaller percentage (13.6%) started with relatively large facilities and a considerable amount of capital as indicated by the fact that their initial number of employees exceeded 50. An analysis of the firms' current employees figures shows that the number/percentage of firms with 1-5 employees had remained exactly the same (65 firms, representing 59.1% of the sample). In other words, they had not shown any development or growth. On the other hand, there was limited evidence of growth amongst those firms that had started with 6-50 employees, as five (i.e. 4.6% of the total sample) had increased to having over 50 employees. This growth could potentially be attributed to support received or progress attained by good performance. Overall, these figures reflect little growth across the SME sector as a whole, which could indicate that there is limited support being provided by government or private sector institutions to supplement that which entrepreneurs' families and friends offer.

Table 8. Frequencies and Percentages for SMEs' Growth as Expressed by Their Number of Employees

Period	Number of Employees					
	From 1-5 Employees		From 6-50 Employees		Above 50 Employees	
	Count	%	Count	%	Count	%
Initially	65	59.1	30	27.3	15	13.6
Now	65	59.1	25	22.7	20	18.2

Source: Author's SPSS analysis results (2022)

3.4.2. Analysis of SMEs' Growth Measured by Their Number of Products (Initially and Currently)

Table 9 shows the frequencies and percentages used to describe each firm's growth in terms of its number of products. According to the percentages, 43.6% of the firms had started with a number of products ranging from 1 to 5, showing that these firms were small operations with limited facilities and levels of capital. 40% of the firms started with numbers of products ranging from 6 to 10. A significantly smaller percentage (16.4%) started with an initial number of products of 10 or more. An analysis of the firms' current number of products shows that the firms who started with 1-5 products had made very limited progress as their number had only decreased from 48 to 46 (meaning that these smaller firms now represented 41.8% of the sample). Interestingly, the two firms from this category that had grown in terms of their number of products had made a significant jump into the above ten products category. All the firms that started with 6-10 products remained in the same category at the time of the research. That lack of growth may be attributable to weak or low levels of support as well as other reasons such as bad marketing and low product quality. As noted above, the number of firms with over 10 products increased by two (i.e. 1.8% of the total sample).

These figures generally reflect little growth across the SME sector as a whole, which could indicate that there is limited support being provided by government or private sector institutions to supplement that which is offered by entrepreneurs' families and friends.

Table 9: Frequencies and Percentages for SMEs' Growth as Expressed by Their Number of Products

Period	Number of Products					
	From 1-5		From 6-10		Above 10	
	Count	%	Count	%	Count	%
Initially	48	43.6	44	40.0	18	16.4
Now	46	41.8	44	40.0	20	8.2

Source: Author's SPSS analysis results (2022)

4. MAIN CONCLUSIONS AND NOVEL FINDINGS OF THE DISSERTATION

The main question that the research has sought to answer is whether or not institutions within the Kuwaiti government provide sufficient and effective support for SMEs. Based on the findings generated by the research, the researcher has drawn the following three categories

4.1. Conclusions

The first category is about participants' perceptions of themselves and of the framework for supporting SMEs that the government of Kuwait has created through its national policies and relevant labour laws. It was equally clear from the results that both state policy and labour laws were perceived as having a significant negative influence on businesses. 71.8% of participants perceived state policy as having a significant negative effect on SMEs. Meanwhile, 67.3% of participants perceived labour laws as having a significant negative effect on businesses.

The second category of conclusions is about the various supporting resources that are available to SMEs and the sources of those resources, i.e., government institutions, private sector institutions, and friends and family. The participants reported four supporting resources that government institutions were providing, these included both information and labour help. Nevertheless, in terms of the various resources examined, it was significant that the participants most commonly reported that the information resource was provided by family or friends (69.1%). That suggests that governmental sector institutions could do more to provide a higher quality of relevant information to enable SMEs to grow in Kuwait. When it comes to resources being provided by the private sector, the finance resource featured among the four resources being provided by private sector institutions. The results, therefore, suggest that the private sector appears to be a major source of financial help, but the question remains about whether the level of that support is sufficient to enable SMEs to grow at a rate that would enable them to fulfil their potential within the Kuwaiti economy.

The third category of conclusions is about the overall performance of the SME sector and the quality of the support that it is offered. Despite the resources that were being provided by such institutions, the growth of SMEs in Kuwait was reported to be weak. This weakness was manifested both in terms of the number of staff employed by SMEs and the number of products that they offered. The underperformance of the SME sector collectively can be connected to the currently weak and low levels of support provided by Kuwaiti government institutions. It can be concluded on the basis of this research that this lack of support appears to be a significant factor contributing to the failure of SMEs in Kuwait.

Taken together, these various conclusions allow us to answer the main research question that this study set out to address, i.e., do institutions in the Kuwaiti government provide effective support for SMEs in the country? Overall, the results revealed that government sector support had a very limited, and sometimes even negative, impact on SMEs' growth in terms of the number of employees and the number of products. Based on the above findings, it can be concluded that government sector support institutions

for SMEs in Kuwait are currently weak and are failing to provide the range, quantity and quality of resources that are needed to enable entrepreneurs and the leaders of small and medium-sized enterprises to develop their businesses. Consequently, the quality of that support needs to urgently be addressed in order to enable such enterprises to fulfil their potential to contribute to the growth and urgently required diversification of the Kuwaiti economy as it strives to move away from oil dependency and create new private-sector jobs for Kuwaiti nationals.

4.2. Novel Findings

On the basis of the findings of this study, certain policy recommendations can be made to the Kuwaiti government to enable them to better fulfil their role of helping the SME sector in Kuwait to flourish. Policies that the government should consider include the following:

- Establishing a clear definition of an SME and using that definition to gather accurate statistical information that enables consistent conclusions to be drawn about the sector's growth. Such statistical information can also help researchers and policymakers alike to better identify the factors that cause growth and how such growth can be cultivated.
- Creating a holistic strategy for SME development that would bring together and coordinate multi-sectoral support for SMEs while also identifying and striving to provide any additional support requested by entrepreneurs. The strategy should be based on regular surveys of entrepreneurs to gauge their opinions on available provision and the future support they require. It should also be accompanied by an implementation plan that shows how the strategy's objectives will be achieved and how that achievement will be monitored and reported.
- Improving the quality of information services available to SMEs so that official, government-sponsored data is the main information resource that entrepreneurs turn to when seeking to grow their business (meaning that the government will replace entrepreneurs' families and friends as the main source of information for SMEs).
- Establishing a greater network of government-facilitated or approved training events to meet the identified needs of entrepreneurs. Such training events should be focused on developing the entrepreneurial skills and organisational characteristics that have been empirically demonstrated by research to be linked to SME growth.
- Launching a comprehensive review of the current legal regulations and state policies, which are perceived by entrepreneurs to be significant impediments to the development of the SME sector. Such a review should be completed in consultation with entrepreneurs, be informed by best practices from other contexts, and focus on creating a legal and policy framework that will enable Kuwaiti SMEs to develop.

This research also presents a challenge to Kuwaiti entrepreneurs themselves if they wish to see their own small and medium-sized enterprises grow and fulfil their potential on both an individual and a collective

level. Although much of this paper has implicitly focused on what governmental and private sector institutions can do to provide better support, the challenge to entrepreneurs themselves is threefold. The first element of it is to both demand better support and make better use of the resources and support that is available. The second element of that challenge is for entrepreneurs to cultivate for themselves the personal characteristics that have been empirically shown to lead to growth for their enterprises. And the third element of the challenge to entrepreneurs leading small and medium-sized enterprises within the Kuwaiti entrepreneurial ecosystem is for them to cultivate within their own organizations the characteristics shown in the present study to lead to successful development and growth.

Building on the conclusions of this study, further research is required to identify the best ways to provide the support that will enable SMEs to flourish. Such research should identify both the transferable lessons that Kuwait could learn from other contexts and determine how such lessons could best be applied in the unique context of Kuwait's distinct economic, political, legal, technological, and cultural environment.

The research contributes to the general body of knowledge on its subject in the following five novel ways:

- 1) It comprehensively examined the entrepreneurship ecosystem in Kuwait, producing results that are highly relevant for both policymakers and the owners of SMEs. These results are particularly significant on account of the importance of SMEs for the economy on an individual and national level.
- 2) This study examines for the first time the relationship between the most important sources of growth for SMEs and government and private sector institutions, giving a clear picture of the nature of that relationship and the extent of its impact. That picture will help to reduce the difficulties faced by entrepreneurs in Kuwait, especially with regard to the lack of financial, training, information and labour resources.
- 3) This research represents the first exploratory investigation that highlights the mediating role that government institutions play in supporting SMEs in Kuwait. In doing so, it reveals the most important sources of growth for SMEs, their relationships to institutional support and the extent to which such businesses are negatively affected in the absence of support. Similarly, this research has shown that the commitment of government institutions to supporting SMEs is linked to their growth. Thus, such support develops the relationship between entrepreneurs and government institutions and increases the state's overall economic performance.
- 4) Furthermore, this study proved that the growth of SMEs, in terms of increases in their number of products and employees, depends on the extent of the support provided by the institutions of the government, especially in terms of labour-related support, financial support and the provision of

reliable information and training. However, this study proved that Kuwaiti government institutions, in particular, did not provide the support required to enable SMEs to achieve growth.

- 5) Finally, this research proved that the characteristics of entrepreneurs, the characteristics of their companies and the support that they receive all have major roles to play in the growth of SMEs. Therefore, the entrepreneurs themselves should pay attention to these characteristics to achieve growth.

5. SUMMARY

The main aim of the research was to provide a unique viewpoint on the role of institutional support for SMEs in Kuwait in terms of the nature of that support and the extent to which it influences growth. From that perspective, this study analysed the growth of SMEs in Kuwait by presenting an overview of the ecosystem before proceeding to examine how four key aspects of that ecosystem influence the growth of SMEs. The four key factors used to examine how institutional support affects the growth of SMEs in Kuwait are those that influence the entrepreneurship process as a whole, i.e. environmental factor, access to resources, the characteristics of the entrepreneur and the characteristics of the firm. The research's final key contribution to knowledge in this field came through conducting a survey to collect quantitative data for subsequent analysis.

The final sample size consisted of 110 individuals who responded to a survey specifically designed to fulfil the purposes of this research. The survey consisted of six parts. The first dealt with the sample's characteristics in terms of general data and personal information. The second part was designed to evaluate the entrepreneurs' properties and contained three questions. The third part focused on supporting resources for SMEs (in terms of finance, labour, information and training) and covered the three providers of such resources (family and friends, government institutions and the private sector), that part also consisted of four questions. The fourth part was entitled network communications, and it consisted of four questions each divided into the four resources being studied. The fifth part focused on SMEs' growth, which was represented in terms of two indicators: the number of employees and the number of products. Each SME was asked to report its number of employees and products when it started and currently so that its growth could be measured. The final part of the survey consisted of questions about general support, and respondents reporting low or no support were asked to specify the reasons for that.

With regard to SMEs' growth, the results regarding the number of employees showed some limited development in terms of an increase in the number of companies in the above 50 employees category. 13.6% of the sample belonged to that category when they started out. Currently, the percentage in that category is 18.2%. In terms of the number of products offered by SMEs, the results showed evidence of very limited growth. When they were launched, 16.4% of the sample belonged to the above ten products category. Currently, that figure is 18.2%.

With regard to general support, the findings showed that most respondents (59.1%) rated government institutions' support as not very effective. The most important reason stated for this (by 47.7% of the respondents) was that labour laws need updating. Overall, despite the resources that were being provided by such institutions, the growth of SMEs in Kuwait was reported to be weak.

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7. LIST OF PUBLICATIONS RELATED TO THE DISSERTATION



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List of publications related to the dissertation

Articles, studies (4)

1. **Alajmi, A. M. M. S.**, Lengyel, P.: Workers subordination, loyalty and productivity when working for entrepreneurs.
International Journal of Advanced Research. 10 (08), 1384-1389, 2022. EISSN: 2320-5407.
DOI: <http://dx.doi.org/10.21474/IJAR01/15310>
2. **Alajmi, A. M. M. S.**, Lengyel, P.: Employer-employee relations effect on production.
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4. **Alajmi, A. M. M. S.**: Pay Determination In Relation To Labour market and Pay Strategies.
Network Intelligence Studies. 8 (16), 135-139, 2020. EISSN: 2344-1712.

The Candidate's publication data submitted to the iDEa Tudóstér have been validated by DEENK on the basis of the Journal Citation Report (Impact Factor) database.

04 May, 2023

