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| **Abstract: The Examination of Entrepreneurial Activities of Diverse SMEs at a time of Disruptive Change** |

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Objectives

The paper examines how diverse small firms engage in entrepreneurial activity during times of disruptive change and in doing so seeks to gain an understanding of how to stimulate small firm resilience. The paper acknowledges that diverse small firms can be resilient and innovative through utilising multiple strategies, but the question is how in the current policy climate following radical change to business support models.

Prior Work

Research has only just begun to explore what drives entrepreneurial decisions during challenging times (Bullough and Renko, 2013). Recent changes to government policy on business support (Mole et al, 2009; Lockett et al, 2008 & 2012) drives the research in this paper seen as a key construct of disruptive change. The themes emerging from the current research focus on new entrepreneurial structures, increasing technological reliance across all stakeholders and the need for clear lines of communication, structures and strategies from key stakeholders. How diverse small firms go about navigating through these policy changes whilst also experiencing disruptive change in the form of the recent recession and how they develop resilience is a primary focus of the research.

Approach

The research will follow an engaged scholarship approach to the methodology and the principles of public engagement outlined by PEALS (Policy Ethics and Life Sciences at Newcastle University). The methodology suggested is a ‘participative form of research for obtaining the different perspective of key stakeholders … to understand a complex social problem’ (Van de Ven, 2007:9). Stakeholders include diverse SMEs, business support, policy deliverers and third party organisations and these will yield qualitative data by way of action learning sets (i.e. workshops and focus groups) as well as providing a source of quantitative survey data.

Results

The findings indicate that small firms have to respond entrepreneurially to disruptive change particularly when multiple factors affect change in this case policy changes and economic downturn.

Implications

The work contributes to the diversity research agenda as well as growing interest in entrepreneurial resilience. The paper also generates policy implications for the diverse business population of Leicester and a Framework for public engagement to support academically and practically those businesses beyond 2014.

Value

The value relates to policies or interventions that can be put in place in order to help small firms build innovative capacity particularly in order to survive disruptive change.

**INTRODUCTION**

The paper examines how diverse small firms engage in entrepreneurial activity during times of disruptive change and in doing so seeks to gain an understanding of how to stimulate small firm resilience. Research has only just begun to explore what drives entrepreneurial decisions during challenging times (Bullough and Renko, 2013). Entrepreneurial theory has evolved from the traits perspective of entrepreneurs to encapsulate the process model which focuses on actions and outcomes (Aldrich and Martinez, 2001), resilience can be viewed as a ‘process outcome’.

Definitions of resilience typically refer to positive adaptation despite adversity (e.g., Garmezy, 1991; Luthar, 2006; Masten, 2001; Rutter, 1987) which the paper will examine in terms of stakeholders and individuals. The paper and discussion will provide additional insight into the mechanisms of adaptation and regeneration that may be occurring during the disruptive change in local business support and policy changes. One obvious example being the removal of Regional Development Agencies in 2012 and the Local Enterprise Partnership replacements developing new strategies for economic development at a local/regional level.

The paper acknowledges that diverse small firms can be resilient and innovative through utilising multiple strategies, but the question is how, if at all, are they doing this in the current policy climate following radical change to business support models.

**LITERATURE**

Scholars argue that entrepreneurship is distinct from small business, and is an activity carried out by individuals in their own ventures, and by corporations renewing or creating additional ventures (Katz et al., 2004). Whilst some scholars argue that innovation is entrepreneurship‘s defining feature. That is, its essential core is new entry to either new or established markets, with either new or established goods, facilitated by firm entrepreneurial orientation (Lumpkin et al., 1996). We follow Kirzner definition of entrepreneurship as human action seen from the aspect of the uncertainty inherent in every action (Kirzner, 1997). We believe that this definition moves the term beyond simply ‘the emergence new economic activity’ (Wiklund et al., 2010). The meta study of Carter et al. (2003) identified five categories of reasons for entrepreneurship. These were: The need for personal development, which included being innovative and learning; the need for independence; the need for approval and personal recognition; the need to follow role models; and the perceived instrumentality of wealth.

Entrepreneurship plays an important role in stimulating a region’s economic development and growth (Hackler and Mayer, 2008), and thus receives attention and policies to influence entrepreneurial behaviour have increased in recent years coupled with interest from scholars and practitioners in community economic development (Acs et al., 2008; Goetz et al., 2009). Entrepreneurial activity is then a vital source of innovation, employment and economic growth (Birch, 1979; Carree and Thurik, 2003; Parker, 2004; Storey, 1994; van Stel et al., 2005; Wennekers and Thurik, 1999, Thornton et al., 2011 amongst others). Over the years the UK Government believes there is a positive relationship between entrepreneurship and economic development, and that entrepreneurship offers opportunities to revitalise and diversify declining industrial areas, legitimise activity that might otherwise be in the black economy, and relieve economic and social exclusion (Bridge et al., 1998; Deakins and Freel, 2003; Kirby, 2003). Entrepreneurial activity, therefore, contributes to economic growth and employment (Carree and Thurik, 2003; Audretsch, 2004; Bosma and Harding, 2007; Stevenson and Lundstrom, 2007; Thurik et al., 2008 amongst others). There are also scholars who argue that entrepreneurship can ring social benefits including fighting social exclusion (Bates and Williams 1996; Ram and Smallbone 2003a; Smallbone, Kitching, and Athayde 2010) regenerating urban areas (OECD, 2005; OECD, Organisation for Economic Co-operation and Development), regenerating depressed economic regions (Shane, 2009) to addressing sustainability (Cohen and Winn, 2007). Policy can involve a range of direct and indirect policies that governments have used to stimulate productive entrepreneurship (North, Smallbone and Vickers, 2001; Storey, 2003; Audretsch, 2004; Hoffmann and Gabr, 2006). Policies have been developed to promote entrepreneurship and foster entrepreneurial activity (OECD, 2003; Audretsch and Beckmann, 2007; Stevenson and Lundstrom, 2007; Minniti, 2008; Preuss, 2011); via direct support such as improving access to finance (Cumming 2007; Li 2002), e.g. Government back loan schemes (Riding and Haines, 2001; Li, 2002) or subsidising R&D (David et al., 2000), creation of science parks (Etzkowitz, 2002; Link and Scott, 2003), business advice (Bennett and Robson, 1999); indirect support, including preferential taxation rates (Holtz-Eakin, 2000; Bruce and Mohsin, 2006; Link, 2007), or overarching policy measures, namely maintaining macroeconomic stability (Smallbone and Welter, 2001), reducing administrative burdens (Smallbone and Welter, 2001), developing entrepreneurial skills (Gorman et al., 1997) and public procurement (BERR, 2008; Preuss, 2011).

Whilst some scholars argue these policies offer individuals a route out of unemployment, poverty or discrimination in the labour market (Fairlie, 2005); others argue that these policies are failing and that the focus should be on identifying firms that will grow and thus contribute more to employment and job creation, through focusing on the quality of firms rather than the total number of start-ups supported (Shane, 2009). Shane (2009) argues that the typical start-up is not innovative, creates few jobs, and generates little wealth. This is supported by some authors who argue that in fact small businesses have high failure rates (Bates, 1989, 1990; Meyer, 1990; Holtz-Eakin et al., 1994; Fairlie,1999). Authors also argue that self-employment can result in lower salary returns for less educated ethnic minority groups (Bates, 1997) and women (Williams, 2000). Blanchflower (2004) succinctly argues that: (1) small firms do not actually boost employment any more than large firms; (2) self-employment does not boost macroeconomic growth rates and (3) self-employment is stressful for those who undertake it. Parker (2004) also argues that the desire to create policies that support entrepreneurship are purely ideological than based on a cost benefit analysis of alternative policy interventions in the market.

Another identified problem with policy is that it does not treat individual new, small, or entrepreneurial firms equally; some are favoured; others disfavoured (Dennis Jnr., 2011). Coupled with this successive governments have different approaches to policy for small firms and hence consistency tends to be lacking; for, example the recent overhaul of business support. There is a paucity of research and literature relating to the government policy change and a suggestion that the extant knowledge on business support and engagement has changed from the original structures documented (Mole et al., 2009; Lockett et al., 2008, 2012). These changes will undoubtedly affect regional development and the types if businesses that will be able to access such support. For example some scholars argue that ethnic or minority entrepreneurs may be especially sensitive to the ways in which they are supported regionally (Hackler and Mayer, 2008). Research has only just begun to explore what drives entrepreneurial decisions during challenging times (Bullough and Renko, 2013). Recent changes to government policy on business support (Mole et al, 2009; Lockett et al, 2008 & 2012) drives the research in this paper seen as a key construct of disruptive change. The themes emerging from the current research focus on new entrepreneurial structures, increasing technological reliance across all stakeholders and the need for clear lines of communication, structures and strategies from key stakeholders. How diverse small firms go about navigating through these policy changes whilst also experiencing disruptive change in the form of the recent recession and how they develop resilience is a primary focus of the research.

**DIVERSITY**

Diversity can be explored at micro (individual enterprise) and/or macro (region) (Smallbone et al., 2010). However, there is no agreed definition of diversity within the literature (Mulholland et al., 2005). Influential scholars suggest that in essence, diversity may be considered as differences among a population in characteristics such as lifestyle, marital status, gender, nationality, sexual orientation, physical capabilities, race, education level, religion and age (Blau, 1977, p. 8; Florida, 2004, p. 124; Bassett-Jones, 2005; Mullholland et al., 2005, p. 4; Wladowsky-Berger, 2006). Diversity in the context of this research focuses on businesses that are in under- represented groups, that is they are not in the main stream or in the majority and therefore may be disadvantaged but it is the contention of the researchers that this is not always a characteristic generally posed in the literature (Ram et al, 2012).

Diversity is currently topical in policy circles, driven by a combination of the social inclusion and competitiveness agendas (see Florida, 2002, 2004, 2005). Florida argues that diversity affects economic competitiveness through fostering innovation, diverse places have a mix of people who creatively generate ideas and new combinations of resources (Smallbone et al., 2010). Thus diversity of economic actors drives economic progress at multiple levels including cities, regions, and national economies (Jacobs 1984; Saviotti 1996; Florida 2002; Broda and Weinstein 2006). Arguably regional development will be positively associated with high levels of diversity (ethnicity, gender, age, disability) within a region or set location and so under the right conditions entrepreneurial activity is enhanced (Van de Zwan et al., 2012).

Policymakers and practitioners alike are struggling to engage with the complex dynamics of this super-diversity (Sepulveda et al., 2011; Zetter et al., 2005): for example, new migrant communities rarely figure in debates on the role that self-employment can play in tackling social exclusion among disadvantaged groups (Ram and Jones, 2008; Ram et al 2011).

**RESILIENCE**

Research has only just begun to explore what drives entrepreneurial decisions during challenging times (Bullough and Renko, 2013). Entrepreneurial theory has evolved from the traits perspective of entrepreneurs to encapsulate the process model which focuses on actions and outcomes (Aldrich and Martinez, 2001), resilience can be viewed as a ‘process outcome’. Definitions of resilience typically refer to positive adaptation despite adversity (e.g., Garmezy, 1991; Luthar, 2006; Masten, 2001; Rutter, 1987). Resilience is the ‘capacity of a system to absorb disturbance and reorganize while undergoing change so as to still retain essentially the same function, structure, identity, and feedbacks’ (Walker *et al.*, 2004). Other definitions include ‘‘an ability to go on with life, or to continue living a purposeful life, after hardship or adversity’’ (Tedeschi & Calhoun, 2004, p. 4) and ‘‘a dynamic process encompassing positive adaptation within the context of significant adversity’’ (Luthar, Cicchetti, & Becker, 2000, p. 543).

Leipold and Greve (2009) argue “resilience” denotes an individual’s stability or quick recovery (or even growth) under significant adverse conditions. Resilient people have a ‘hardiness’ about them (Kobasa, Madhi and Kahn, 1982), demonstrating determination for success when encountering a major challenge (Green and Campbell, 2004). Resilient individuals have a high tolerance for ambiguity (Hagevik, 1998), strong learning orientation and ‘proactive’ personality (Hagevik, 1998); adaptable to changing circumstances (Cooper, Estes and Allen, 2004, London, 1993); relish not resist change (London, 1993); and, flexible (Lofquist and Davis, 1984). Resilient people will often respond to problems with power and thought (Cooper, Estes and Allen 2004), applying a number of different strategies (Green and Campbell, 2004). “resilient people […] possess three characteristics: a staunch acceptance of reality, a deep belief; often buttressed by strongly held values, that life is meaningful; and an uncanny ability to improvise” (Coutu, 2002: 48). Thus, resilience could be considered a stable resource that allows a favourable performance under stress (Weed, Keogh, & Borkowski, 2006). It can be argued that resilience can be developed and strengthened through support and encouragements (Norman and *al.,* 2005).

Bullough and Renko (2013) suggest that entrepreneurs who believe in their ability to cope with stressful environments through engaging in entrepreneurial activity will be more able to build their resilience capabilities and more inclined to bounce back from hardship and become stronger as a result. Thus, individuals build resilient abilities through everyday developments that are the product of remarkable or unforeseen life happenings (Sutcliff & Vogus, 2003).

The concept of resilience draws attention to the mechanisms of adaptation and regeneration that enable the organizational healing and recovery (Lengnick-Hall and Beck, 2005). The presence of an organizational slack enables the firm to protect itself from the turbulence of the environment, but also to foster innovation in reallocating resources according to needs (Cyert and March; 1963 Penrose, 1959). This is evident where scholars argue that in economic crises (recessions, accessing finance, cash flow problems) affect small businesses including weakened resilience in coping with an external shock and adjusting to changes in the external environment (Saridakis, 2012). In response to changes the company should be able to act and to devise innovative solutions to meet unusual (crisis) situations (Lengnick-Hall and Beck, 2005, 2009; Välikangas Hamel, 2003).

Regions are vulnerable to crises (Hudson, 2010) and this makes them an interesting subject to explore resilient behaviour. Resilience is attracting increased academic attention in exploring business activity in regions, as regional development research moves away from the historical preoccupation with growth (Dawley et al., 2010). Foster (2007, 14) defines ‘‘regional resilience as the ability of a region to anticipate, prepare for, respond to, and recover from a disturbance’’. In terms of rural regions Buikstra et al. (2010) found that farming people took the good with the bad. Wilson (2010) explored rural community resilience suggesting it is the balance between economic, environmental and social needs of rural communities – in other words, resilience is about communities being able to successfully endure change (Glover, 2011).

Glover (2011) identifies that the role of innovation and learning in creating resilient organisations is developing as a fruitful area for research with work focusing on policy (e.g. Hauser, 2010) and adaptability as a form of resilience (e.g. Martin and Sunley, 2006; Simmie and Martin, 2010). We are interested in how small firms use innovation and ICT in order to survive and hence demonstrate resilient capabilities and is clearly addressing a call for more research in this area. The final section explores small firm survival.

**METHODOLOGY**

Public engagement describes the myriad of ways in which the activity and benefits of higher education and research can be shared with the public. Engagement is by definition a two-way process, involving interaction and listening, with the goal of generating mutual benefit (NCCP, 2013) and the methodological approach supports the over arching requirements of the research objectives.

De Montfort University is a public institution at the heart of the City of Leicester. Leicester City Council (2012) stated that 'Understanding the diversity of Leicester is crucial to all public authorities in the city.' The diversity across Leicester and Leicestershire is clear after the results of the 2011 census highlighted the following findings which support the research focus of entrepreneurial activity and the diverse business focus:

* + - the variety of ethnic businesses across the county
		- the need for economic development with many areas across the city falling into the worse 5% of areas in England
		- Leicester having some 80% of businesses in the service sector
		- Leicester having a significant level of rural, ethnic and disability services and businesses.
		- 40% of diverse businesses do not use sustaining technologies

The foregoing facts exist at a time when support for many businesses has been cut or impacted upon by major policy changes to support by the coalition government. Examples of this include the removal of Business Link and East Midlands Development Agency. The researchers expect the new Leicester Local Economic Partnership (LLEP) to replace, evolve and prepare new structures for engagement and offer new strategies and investment directed into the local economy. There is an opportunity to engage with and examine this disruptive change closely and longitudinally within a number of areas of diversity. The research will follow an engaged scholarship approach to the methodology and the principles of public engagement outlined by PEALS (Policy Ethics and Life Sciences at Newcastle University). The methodology suggested is a ‘participative form of research for obtaining the different perspective of key stakeholders … to understand a complex social problem’ (Van de Ven, 2007:9). Stakeholders include diverse SMEs, business support, policy deliverers and third party organisations and these will yield qualitative data by way of action learning sets (i.e. workshops and focus groups) as well as providing a source of quantitative survey data.

The research is region specific focusing on diversity within Leicestershire, UK. The stakeholders are summarised in table 1 below.

| STAKEHOLDERS |  |
| --- | --- |
| LLEP - Leicester and Leicestershire Enterprise Partnership. | Stakeholder managing local/regional economic and strategic development. |
| Head of Procurement StakeholderLooking to widen participation. keen of diversity engagement | StakeholderLooking to widen participation. keen of diversity engagement |
| Creative Leicestershire | Support a range of diverse industries, sectors and SMEs across Leicestershire. |
| LABA - Leicester Asian Business Association | Provide support, mentoring and funding to local Ethnic Minority and Asian Businesses. |
| Chamber of Commerce | Provide a variety of information, workshops, training and support for Leicestershire business of all types.Also engaged in Policy development. |
| Momentum | Business support and consultancy for a diverse range of SMEs in Leicestershire. Strong ties with the Chamber of Commerce. |
| Leicester Rural Partnership | County Council funding and business suport for Rural businesses from Farmers to rural shops. Also support Rural Broadband developments. |

**Table 1: Summary of Stakeholders**

Included in our discussion on diversity are research data on entrepreneurial performance by rural entrepreneurs and minorities (Robb, 2002; Pio, 2008; Shane, 2008; Lofstrom and Bates, 2009) (Miles 2013). Fairlie and Robb (2009) examined gender differences in business performance of small business enterprises and MBEs. These, although not a focus for this paper will be discussed in more detail later in the review. However, policymakers and practitioners alike are struggling to engage with the complex dynamics of this super-diversity (Sepulveda et al., 2011; Zetter et al., 2005): for example, new migrant communities rarely figure in debates on the role that self-employment can play in tackling social exclusion among disadvantaged groups (Ram and Jones, 2008; Ram et al 2011).

**ETHNIC MINORITY ENTREPRENEURS**

Ethnic entrepreneurship is widely considered to be a critical element in the structures of Western Economies and the revival of the small business population, and certain regional areas e.g. cities and deprived areas, with a remarkable increase in their numbers during the last two decades (Light and Karageorgis, 1994; Teixeira, 2001; Engelen, 2001; Ram, 1997). Ethnic diversity is defined in terms of the proportion of the population composed of black and minority ethnic (BME) groups, their distribution between BME groups, and the associated social and cultural differences. (Smallbone, 2010). Ethnic entrepreneurship involves a variety of nations and cultural settings. Entrepreneurs from specific ethnic communities are part of the business landscape in most countries of the world (Engelen, 2001; Ram and Smallbone, 2003a; Morawska, 2004; Wauters and Lambrecht, 2008). From a policy perspective, there is a two pronged interest in ethnic minority entrepreneurs, firstly, identifying any linkages between ethnic diversity and competitiveness, and secondly ways in which policy intervention might contribute to enhancing the role of diversity in stimulating city competitiveness (Smallbone et al., 2010).

Other factors that have received attention in the ethnic minority literature include the importance of informal sources of information (Metcalf et al. 1996), differences in access to finance (Parker, 2004; Ram ????), ethnic minority entrepreneurs earns less than white entrepreneurs (Clark and Drinkwater, 2002), identified that the concentration of ethnic minority firms tends to be in industrial sectors (retail, catering and transport) often with high business failure rates (Parker, 2004).

Immigrants have used self-employment and entrepreneurship as a way of overcoming block mobility in the labour market, or as a key tool to carve a socially respectable and economically viable position for themselves in the host society or as an affirmation of an ethnically specific inclination for entrepreneurship (Light, 1972; Hiebert, 2002; Ram and Smallbone, 2003a; Corsino and Soto, 2005; Portes and Shafer, 2007).

Owen and Rowe (1995) argue that cultural values of the community in which the firm operates are core to ethnic firms and their existence. They criticise the literature on ethnicity and entrepreneurship for focusing on traits and trends which relies on government data sources and explores only national differences rather than focusing on the individual. Focusing on the role ethnicity plays in terms of class, available resources contributing to business development (or stagnation) stems from data which is available, either large samples or government data (Bates, 1985; Fairlie, 2004). Menzies et al (2007) and Danes et al (2008) call for more samples that focus on a limited geographical area but provide rich in-depth data. In doing so it is possible to address calls to explore the household characteristic affecting ethnic entrepreneurship and try to understand the complex and interdependent relationships between the ethnic-owning family, its firm, and the community context in which the firm operates (Bohon, 2001; Danes et al., 2008).

Fraser (2007) states that the predominant organisational form for ethnic minority businesses is the small family firm, which might have engaged in entrepreneurship at start-up is not characteristically an entrepreneurial firm. However, their future performance (survival or growth) can be threatened by a lack of vocational and entrepreneurial education and training especially management practices (see Matlay and Mitra, 2004; Eroglu et al., 2008; Hussain and Matlay, 2007; Hussain et al., 2007; Hussain et al., 2010). This is supported by Gottlieb (2002) who suggest that historically, the performance of ethnic minority businesses has lagged behind other small enterprises. This could be explained by Young (2002) who concluded that minority owned businesses have difficulty in identifying the source of assistance for acquiring help for their firms (Miles, 2013). Minority businesses’ success depends to amongst other factors how they interact with external constituencies such as employees and suppliers (Amboise&Muldowney, 1988; Eroglu et al., 2008). The literature on ethnic minority entrepreneurs has focused on reasons to engage in entrepreneurship, specific barriers to starting new ventures and what makes them different to other entrepreneurs. Little evidence can be found in the literature how these entrepreneurs ensure their businesses survive and how they respond to disruptive change. The next section explores disability entrepreneurship.

**FEMALE ENTREPRENEURS**

It has been widely recognised that women are a potential reservoir of entrepreneurial talent and innovation (OECD, 2003). Women entrepreneurs (along with others) make significant contributions to innovation, employment and wealth creation in all economies (Brush et al. 2006). However, they also enrich business processes due to the differences that exist in the way that they act and conduct themselves compared to their male counterparts (Safarik et al. 2003; Reed et al. 2012). Despite this there is a lack of research on the phenomenon of women’s entrepreneurship is well-documented (Baker, Aldrich, and Liou, 1997; de Bruin, Brush, and Welter, 2006, 2007), and recent literature reviews suggest that studies about women entrepreneurs comprise less than 10% of all research in the field (Brush and Cooper, 2012).

The primary focus of the research on women entrepreneurs has focused on the motives and reasons women have for establishing new ventures; their education background and previous experiences; their personal characteristics; business networking and performance, as well as the barriers they face in the start-up phase and the access to initial funding (Aldrich, 1989; Carter et al., 2001; Hisrich and Drnovsek, 2002; Martin and Wright, 2005; Benschop and Essers, 2007). Key antecedents from the literature point to the fact that women entrepreneurs have fewer financial resources, their enterprises tend to be smaller, grow slower, and appear less successful if measured by economic criteria (Kariv 2011; Kepler and Shane 2007). It is generally accepted in the literature that men have stronger entrepreneurial intentions than women (de Bruin, Brush, &Welter, 2007; Díaz-García & Jiménez-Moreno, 2010; Gupta, Turban, Wasti, & Sidkar, 2009).

Empirical evidence also indicates that, in spite of rapid growth in female entrepreneurship (Brush et al., 2006; Chapelle 2010; Kautonen and Palmroos 2010; Mas-Verdú et al. 2009; Tsuchiya 2010; Ullah et al. 2010; Wakkee et al., 2010; Yusof and Jain 2010), there are still almost twice as many male entrepreneurs thus a domination of male small business owners and self-employed individuals (Bosma & Levie, 2009; Brush et al, 2006a; 2006b; Minitti et al, 2005). Women face gender specific barriers which discourage women from entering self-employment and can also constrain growth of women-owned small firms (Marlow and Carter, 2006). Differences between male and female entrepreneurs have been attributed to many things including management styles (Brush, 1990, 1992), risk tolerance (Jianakoplos and Bernasek, 1998), non-economic factors (Boden, 1999; Burke et al., 2002; Lombard, 2001), such as job satisfaction, balance between business and family, independence, challenge, role autonomy to manage and control their time and making their own decisions (Schwart, 1976; Scott, 1986; Ljunggren and Kolverreid, 1996; Carter et al., 2001). Others related to economic factors include need to generate more income for the household, financial independence, dissatisfied with employment, inequality in wages and family circumstance such as death of partner or divorce (Boden, 1999; Weeks, 2001). Research also suggests that cultural context can shape entrepreneurial attitudes and intentions. For example, Wilson, Marlino, and Kickul (2004) have identified significant differences between American boys and girls of different ethnic groups in their interest in entrepreneurship (Shinnar et al., 2012).

Despite the recent interest in women entrepreneurs few studies have explored the entrepreneurial process (e.g. opportunity recognition) or the environment for entrepreneurship (studies of countries), regional environments (e.g. rural versus urban), sectors or institutional environments (de bruin et al., 2007). We also acknowledge that we have not found a plethora of literature on the survival of women-owned firms and their response to disruptive change. Thus, we feel that this is an important area that warrants research.

**RURAL ENTREPRENEURS**

Over the past 20 years, rural areas in Western societies have undergone many changes as a result of socioeconomic restructuring; resulting in the countryside becoming a multifunctional space for leisure, recreation, working and living (EC, 2007; Marsden, 1999). Society has polarized into cities and a rural periphery, with key players and institutions gravitating to the city core (Anderson et al., 2010). Consequently, rural small businesses may be disadvantaged by their rural location (Anderson, 2000; Anderson et al., 2010). Thus, the rural environment has less concentration in terms of business activity, because it is lacking in terms of resources needed for start-ups, such as distanced from main markets, dispersed population, and weaker infrastructure susceptible to disruption. Business in urban environments can be successful and can be more profitable enjoying greater growth (Deakins and Freel, 2003: 75). Rural England has experienced profound change, and this has prompted debates about drivers and consequences (Midgley, 2006; Lowe and Ward, 2009). There has been a progressive reduction in the numbers employed in farming, and farm household incomes now depend less on agriculture (DEFRA, 2003b). Thus, entrepreneurship has also become a tool for economic development in rural areas (Drabensott et al., 2003; Merrett and Gruidl, 2000). Wortman (1990a, p. 330) defined rural entrepreneurship as ‘‘the creation of a new organization that introduces a new product, serves or creates a new market, or utilizes a new technology in a rural environment.’’

Rural regions have a higher number of businesses per head of population – mainly microbusinesses (employing ten or fewer people); with higher rates of self-employment: over one-third of the economically active residents of smaller rural settlements are self-employed (three times the level in urban areas). Rural regions also have higher levels of homeworking: accounting for 17% of employed people (Commission for Rural Communities, 2006; Midgely, 2006; House of Commons Environment, Food and Rural Affairs Committee, 2008; Lowe and Ward, 2009). Despite these favourable figures scholars have argued that endogenous and exogenous drivers have resulted in the uneven development of rural economies throughout Europe (Bryden and Hart, 2001; Terluin and Post, 2000; Terluin, 2002). The rural environment is generally seen as less munificent for small businesses (Anderson et al., 2010). Smallbone et al (2003) note businesses in rural areas tend to be small (Cosh and Hughes, 1998; Irvine and Anderson, 2004), with a high proportion of microbusinesses and one-person businesses (Lowe and Talbot, 2000); whilst it has been suggested that only the most enterprising people move to rural areas (Vaessen and Keeble, 1995). However, this negates the role of endogenous people in rural areas and considers only migrant to rural areas.

McElwee’s (2009, p 6) definition: ‘A rural enterprise is a business that just happens to be physically located in a rural area’. Rural enterprises tended to be niche oriented than urban ones and the more remote they became, the more service (rather than manufacturing) orientated they tended to become (Webber et al., 2009). Webber et al. (2009) found that, business level productivity is lower in sparse and less sparse in rural areas compared to urban enterprise. Smallbone et al (2003) note that, whilst there is little systematic evidence to support the proposition that rural enterprises are less growth oriented than similar urban firms, yet differences have been observed in actual growth performance, particularly with respect to employment (Anderson et al., 2010). This could also be attributed to the fact that urban (core regions), unlike their rural counterparts, have easy access to resources including factors of production, information networks and markets these create favourable conditions for small firms to grow (Anderson et al., 2010; Keeble, 2003; North and Smallbone, 2006; Ring et al., 2010). It is also worth noting that a focus on growth oriented SMEs is insufficient in rural areas, as firms that don't intend to expand can still play an important role in developing social cohesion and employment in rural communities (Smallbone et al., 2002). It is for these very reasons that Policy initiatives designed to encourage the formation, growth and survival of enterprises in rural areas must consider the distinctive characteristics of these businesses, as well as challenges resulting from characteristics of the rural environment itself, rather than simply be a replication of the measures for urban enterprise (Smallbone et al., 2002). This has resulted in entrepreneurial activity in rural areas being disfavoured by common national support frameworks (Bryden and Hart, 2005).

Studies of rural enterprise and rural entrepreneurship have focused on the dynamics and behaviours of individuals, often focusing on farmers, as entrepreneurs within a rural setting (for example, Carter, 1996, 2001; Kalantaridis and Bika, 2006; Kalantaridis and Labriandis, 2004; McElwee, 2008a, 2008b; McElwee, 2006a, 2006b, 2006c; McElwee et al., 2006). However, some scholars argue that the methods used to analyse entrepreneurs may not be appropriate owing to the complex nature of family farm businesses (Borsch and Forsman, 2001; McElwee and Annibal, 2009; McNally, 2001). Developing new (non-farming) businesses on their existing farm; has resulted in farmers increasingly recognised as engaging in entrepreneurial activity (Alsos et al., 2011; Carter, 1998; Grande, 2011; Haugen and Vik, 2008; Jervell, 2011; McElwee, 2006, 2008; Morgan et al., 2010; Seuneke et al., 2013Vesala and Vesala, 2010). We argue that it is important to consider farmers as entrepreneurs alongside other diverse groups of individuals from minority sectors. Farm families now have to supplement farm income, a condition that has encouraged entrepreneurship as a survival strategy in rural areas (Carter, 2001; Dabson et al., 2003; Weber, 2007).

Few studies exist that examine or explain the urban/rural differences or the interaction of culture and entrepreneurship in rural settings (Weber, 2007). Fewer still have focused on how these firms survive disruptive change and how changes in government policy affect rural enterprises (exceptions Glover, 2010; 2011). Therefore, investigating rural entrepreneurship alongside urban entrepreneurship provides an opportunity to explore whether there are any differences or similarities in how they respond to disruptive change. The next section explores entrepreneurial development and learning.

**CONCLUSION**

The findings indicate that small firms have to respond entrepreneurially to disruptive change particularly when multiple factors affect change in this case policy changes and economic downturn.

The work contributes to the diversity research agenda as well as growing interest in entrepreneurial resilience. The paper also generates policy implications for the diverse business population of Leicester and a Framework for public engagement to support academically and practically those businesses beyond 2014.

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