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Title: SME productivity stakeholders: Getting in the right orbit

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Title: SME productivity stakeholders: Getting in the right orbit

Abstract

Successive governments have developed strategies and initiatives over the last two decades to help SME’s increase productivity often through government funded quasi-agencies, the latest of these new industrial strategy document, The research aim of this paper was to explore from the SME perspective who they might consider are key stakeholders or agents for their business in terms of helping increase productivity, and what support these stakeholders might offer. The study uses the LEGO serious play methodology and narrative analysis to develop a stakeholder ‘orbital map’ which shows a small ‘depth of field’ of ‘close’ stakeholders, and the complexity of some of the resulting relationships, and the implications for policy makers.

Word Count: 4562
1.0 Context

Politicians, commentators and economists have been vexed about productivity in the UK for some time (Haldene, 2017). This has been referred to as the productivity gap, (Cette et al, 2016); the difference between the UK and a range of comparable economies; and the ‘productivity puzzle’, (Harris & Moffat, 2016), the change in trend from 2008 onwards after the recession, where productivity has flat lined in contrast to the historic upward trend. There is also debate and discussion about the productivity differential between differing regions in the UK (Martin, 2015). Finally, there is data that suggests that productivity is not evenly or normally distributed across the economy, with a long tail of low productivity firms, particular small to medium size enterprises [SMEs], sometimes referred to, unkindly perhaps, as ‘zombie firms’ (Grous, 2016). This paper firstly reviews the nature of productivity and the policy intervention arena, with regard to stakeholders and their potential agency in productivity improvement and the articulation of the research questions. This is followed by the exposition and validation of the methodological approach, along with a description of associated data collection and analytical methods. The next section of the paper outlines the key analytical findings, and the paper finishes with conclusions and implications for policy makers as well future research opportunities.

2.0 Literature Orientation

There has always been significant debate about how best to measure productivity (McLaughlin & Coffey, 1990; Schreyer & Pilat, 2001; Bartlesmon & Wolf, 2017). In macro-economic terms, the single factor measure of labour productivity is the most common indicator discussed; this is determined by calculating output, usually Gross Domestic Product [GDP], divided by the amount of hours worked in the whole economy. This is also commonly used at firm level, where a firm will calculate the labour hours, or sometimes labour cost, and compare this to output, either units or sales, or sometimes value added measures such as profit (Schreyer and Pilat, 2001). There has been much effort applied to measuring the productivity of SME’s, for example Onkelinx et al, (2016). However there has been much less consideration given to investigating how SMEs conceive and measure their own productivity, but Cocca & Alberti (2010) identify how SMEs typically have difficulties in systematically measuring their own performance, including aspects of productivity.

Successive governments have developed strategies and initiatives over the last two decades to help SME’s increase productivity (Morrison, 2003). These have mainly been through government funded quasi-agencies such as Manufacturing Advisory Service (BIS, 2016). The latest of these is within the new Industrial strategy document (BEIS, 2017). There have been a number of studies which focus on the success or otherwise of these initiatives, usually by reviewing singular or multiple case studies such as (Carpinetti et al, 2007; McGovern et al, 2017). These often tend to focus on application and contextualization of typical process improvement methodologies such as Lean or Six Sigma (Antony, 2008).

By their nature studies review those SME’s that have engaged with agencies. Therefore there is a research gap of how other types of SME’s that have potentially most to gain, from a productivity perspective, view engagement with these type of stakeholders. Generally there is little review of Stakeholder management within and around SME’s, as this type of study has often focused on larger organisations (Helm, 2007; Doh & Quigley, 2014). What does exist is predominately about Corporate Social Responsibility [CSR] and the extent to which SMEs are engaged in that endeavour and agenda (Schlierer et al, 2012).
Therefore the dual research questions of this paper are to explore who SME’s might consider are key stakeholders for their business in terms of helping increase productivity, and what support these stakeholders might offer.

3.0 Methodological approach

Analysis of agent’s perspective of stakeholders has been conducted by a range of methods including large scale quantitative surveys (Bornhorst et al, 2010), as well as empirical case studies (Parent & Deephouse, 2007), and focus groups (Morke et al, 2006). One particular method involving focus groups is that of Lego Serious Play. This was developed as a methodology by Roos et al (2004) and is prevaricated on psychologist Jean Piaget’s theory (Piaget, 1964) that children use a hands-on method to build and develop their knowledge; learning happens when a participant is engaged in physically making an artefact. This has been used in this mode when exploring identities (Gauntlett & Holzwarth, 2006) and views of stakeholders (Hadida, 2013; Cantoni, 2009). Barton & James (2017, p.252) identify the outcomes of this approach; “the production of a three dimensional construction in LEGO and the narration of what it represents, including its affective dimensions, and the position and knowledge [the participants] have reached as a result of building it.”

As suggested by Barton & James (2017), but also Schulz et al (2015) and Swann (2011) the use of the LEGO serious play method has been used alongside narrative analysis. This is because the method often allows participants to ‘tell their story’ about their constructed artefact, in this case a potential stakeholder. When narrators tell a story, they position characters in space and time to give order to and make sense of what has happened or could happen (Riessman, 2002). Earthy & Cronin (2008) identify two dimensions of narrative analysis, the ‘unit’ (holistic or categorical) and the ‘focus’ (form or content), resulting in a typology of four possible approaches. Categorical analysis is used to compare phenomenon across multiple narrations, whereas a holistic unit is utilised in the review on one particular narration. This is therefore the most suitable unit of analysis with respect to the singular narrations from the participants in this study. Earthy & Cronin (2008) suggest that the choice of analytical focus can often derive from the nature of the data, as well as the research question, so this is discussed later in the paper.

4.0 Method description

The major contributors to the pool of participants was a group of SME owners or directors who were all clients of one particular national bank. The list of participants was drawn up using the experience of the relevant bank client manager with respect to who might be interested in improving productivity. From a list of twenty one clients – twelve of these registered to attend, and on the day, six of these turned up. In addition to the clients there was the researcher facilitator, a colleague from a local university responsible for enterprise development and employer engagement, and the aforementioned bank client manager. A table of the participants and their role and industrial sector is shown in Appendix 1.

The researcher followed the four step process of Lego serious play outlined by Schulz et al (2015, p.327) as follows;

1. Posing a question (providing an intention):
2. Development of a representational model using given toolkits (playful action):
3. Presenting and sharing the model (story-telling):
4. Asking questions (reflecting)

4.1 Posing a question

The overall aim of the research programme, which is focused on regional productivity development, was introduced to the group, followed by identification of what was not in scope for the session. This included the nature of productivity, how it could be measured, and the challenges and means of productivity improvement. The group were then briefed on the session objective which was identifying the key stakeholders who are relevant to the productivity of their business or SME’s in general, depending on the participant. This briefing also included a review and explanation of the definition of a ‘stakeholder’.

4.2 Development of a representational model using given toolkits

Roos et al (2004) typically uses very few actual bricks (8-12) in the method, and as Hadida (2013) points out one can achieve many combinations with just a few bricks. Kristiansen and Rasmussen (2014) identify the tension between using a few generic bricks to allow creativity and maintain simplicity, and enough ‘specialised’ bricks to allow expression of the particular context. In this case various Lego body parts were used along with a small variety of selected ‘special pieces’ were used. In this instance there is a degree of constraint and recognized bias from the researcher. This is due to the fact that these were selected based on a finite set of Lego components, but also with an acknowledgment of some of the potential stakeholders the SME owners and managers might consider, and what ‘props’ might be utilised. For example a worker, and a man in a suit, and a spanner and computer. However to counteract the bias there were over 100 potential ‘special pieces’ along with the character pieces, of which there 30 of each (heads, bodies, legs, hats, hair). With reference to the method employed by Barton & James (2017) the participants were asked to build their stakeholder from Lego using components, and relevant 'props or 'accessories' and given approximately ten minutes to do so.

4.3 Presenting and sharing the model (story- telling)

The participants were informed that they would be presenting and discussing their choice of stakeholder including why they were chosen and the nature of their importance. It was suggested that the participants would illustrate the nature of the stakeholder by not only their choice of outfit but also the aforementioned accessories-props to guide them in the task.

4.4 Asking questions (reflecting)

The researcher the facilitated the presentation and resulting discussions in s similar fashion to (Cantoni, 2009, p. 189), where “facilitators to ask more focused and relevant questions when participants shared the stories of their models”. During this process the researcher developed ‘a map’ of the stakeholders introduced, and captured on a flip chart significant or notable comments, either from their perspective or that of the group, and these were validated across the group as they were notated.

The whole session was audio recorded for subsequent transcription and analysis. An initial review of the recording resulted in a grouping of three episodes of dialogue within the facilitated session;
• Episode 1: Introduction to the notion of a stakeholder and character ‘building’ phase
• Episode 2: Presentation of stakeholders by participants, and associated discourse
• Episode 3: Placement on a stakeholder ‘map’ and a search for ‘missing’ stakeholders

5.0 Findings and Analysis

The findings and analysis section is pivoted around the two research questions; the first element focuses on the identification of stakeholders from characters within the narrative threads, the second analyses the narrative(s) that the characters feature in. This second analytical element was to identify the potential support and relationships that the SME’s perceive they might have from the stakeholder in terms of increasing productivity.

5.1 Stakeholder Identification

5.1.1 Episode 1

The participants had difficulty in grasping the notion of a stakeholder, and the transcript identifies that the facilitator introduced and clarified the concept a number of times, including the externality of them in relation to the business. This is exemplified by the extracts below;

PAR 3: I’m still struggling to understand what I’m meant to be doing here.
MOD: Think about who your stakeholder is that you’re bothered about.
PAR3: By stakeholder do you mean…?
MOD: Let’s say somebody who influences how productive the business is, but outside the business so, for example the bank manager is a stakeholder, the government is a stakeholder.
PAR3: So somebody outside the business.
PAR1: Oh.
-------------
PAR2: Are you thinking external stakeholders, not internal?
MOD: External stakeholders, yeah, sorry.

However almost all the participants were relatively comfortable in utilising the LEGO pieces, and constructing a figure, once the concept of a stakeholder and the task had been discussed and clarified a number of times.

5.1.2 Episode 2

After the initial familiarisation, which produced the episodic structure of the session, the first major analytical step in a holistic-form mode of narrative analysis is to identify the different narrative threads (stories) of the transcript (Lieblich et al, 1998). The second step is to identify from these threads, by coding within the narrative transcript, the characters in these different stories. Some of the characterisation of the potential stakeholders was completed within the session itself, where an agreed label for that stakeholder was discussed and agreed. During the ‘reading’ of the narrative, which is an integral aspect of narrative analysis (Earthy
& Cronin, 2008), the researcher was able to derive a suitable nomenclature for the characters who had been mentioned, but their label not discussed. This was derived from the textual property surrounding how the narrator established the character (Reissman, 2002). The results of this analysis are shown below in Table 1; 

<table>
<thead>
<tr>
<th>Initial Coding Character</th>
<th>Character Consensus</th>
<th>Character Nomenclature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>Government policy</td>
<td>Government departments</td>
</tr>
<tr>
<td>Education system</td>
<td>FE Educators</td>
<td></td>
</tr>
<tr>
<td>Schools</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Young people</td>
<td>Young people</td>
<td></td>
</tr>
<tr>
<td>Technology developers</td>
<td>Technology Peddlars</td>
<td></td>
</tr>
<tr>
<td>Current Employees</td>
<td>Employees</td>
<td></td>
</tr>
<tr>
<td>SME Owner</td>
<td>Owner</td>
<td></td>
</tr>
<tr>
<td>Infrastructure builders/designers</td>
<td>Infrastructure architects</td>
<td></td>
</tr>
<tr>
<td>Customer</td>
<td>Customer</td>
<td></td>
</tr>
<tr>
<td>Supplier</td>
<td>Supplier</td>
<td></td>
</tr>
<tr>
<td>Mr Market</td>
<td>Competitors</td>
<td></td>
</tr>
<tr>
<td>Investors</td>
<td>Investors</td>
<td></td>
</tr>
<tr>
<td>PAR 8</td>
<td>Banks</td>
<td></td>
</tr>
<tr>
<td>Champion</td>
<td>Internal Champion</td>
<td></td>
</tr>
<tr>
<td>Champions</td>
<td>External Champion</td>
<td></td>
</tr>
<tr>
<td>Consultants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mentors</td>
<td></td>
<td></td>
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<tr>
<td>Universities</td>
<td>Universities</td>
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</tr>
<tr>
<td>Business Link</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peer</td>
<td>Government Agencies</td>
<td></td>
</tr>
<tr>
<td>Business advisors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Enterprise Partnership [LEP]</td>
<td>LEP</td>
<td></td>
</tr>
</tbody>
</table>

**Table 1: Character Identification**

Two of these labels deserve some elaboration: Firstly, ‘Technology peddlers’ was a term coined by the group to label businesses who promised SME’s improved productivity from the purchase of systems or machinery. Secondly, ‘infrastructure architects’, a broader term than the others used by the group to define planners, transport providers, house builders etc.

5.1.3 **Episode 3**

As discussed earlier, at the end of Step 4 of the method, the facilitator notated the stakeholders onto a flipchart. As mentioned above the participants had difficulty in grasping the externality of potential stakeholders, indeed PAR 7’s stakeholder was the SME owner themselves. As a result, in the session the facilitator defined the SME owner at the centre and introduced a revised ‘internal boundary’. This allowed the other ‘internal’ stakeholders, such as employees, to be placed close to this centre. One key feature which was significant (*to the facilitator*) in the session itself was the ‘closeness’ of the stakeholders to the business, in
relation to more remote stakeholders, such as the government. ‘Closeness’ in this sense, was typified by the strength, frequency and immediacy of the relationship between the business and the stakeholder. This conjecture led the facilitator, in vivo, to represent the stakeholders as an orbital map, to better reflect this view of the participants. The participants were willing to validate this notion, exemplified by the following extract;

“What’s interesting about your diagram is that the government up there says, we’ve got an issue here with productivity therefore that then trickles down…..”

In episode 3 the facilitator guided the discussions in order to extract from participants, what could be termed remote stakeholders, that they had not identified previously, and the results of this are shown at the bottom of table 1. These were also notated on the map in the session. The overall stakeholder of ‘government agencies’ was agreed upon due to the changing nature of these over time from business link, to different incarnations, such as the manufacturing advisory service. The resultant stakeholder orbital map initially derived from the step 4 of the method is shown below in Figure 1. This has a number of refinements based on secondary analysis from the characterisation and this is discussed below.

![Figure 1: Stakeholder Orbital Map](image-url)
Figure 1 shows the ‘closeness’ or locality of the stakeholders to the SME, and grouping of different stakeholders, by this distance by the use of circular rings. This is a valid representation technique as it is a simpler version of the ‘stakeholder circle’ developed by Bourne (2005) and utilised by Walker et al (2008). This tool was deployed in a project context, rather than micro economic environment, and also attempts to display power relationships using colour. The stakeholder orbital map highlights the large number of stakeholders that are close to the SME, as opposed to more remote entities. This resonates with the conceptual modelling of micro-business relationships by Devins et al (2005), who coin the term ‘close others’ to refer to stakeholders who have a ‘significant influence’ on the business owner, but not involved in the day to day operations. The above map suggests that this notion of close others could be applied to more day to day commercial relationships as well. In addition the map uses grey font to illustrate those stakeholders identified in episode 3, which required more extraction from the participants, further suggesting their perceived lack of awareness, and possibly impact.

The characterisation of a number of these secondary stakeholders led to proposition of quadrants within the stakeholder orbital map. Firstly, the agency LEP was predominantly about provision of finance. Secondly, that within the following characterisations of stakeholders; external champions, technology peddlers and government agencies, there was a high significance of the particular individual involved and their personal relationship with the SME, coupled with the fact that the relationship was more aligned to the improvement of productivity. Thirdly the closeness referred to earlier with respect to strength, frequency and directness of relationship applied most coherently with three of the stakeholders, customers, suppliers and competitors, and that these could all be classified as ongoing commercial relationships. These insights meant that the stakeholders could be further positioned within four broad subgroups, represented as quadrants on the map; Education, Finance, Agency and Commercial.

5.2 Narrative Analysis

The second research question being asked is how the stakeholders might support the improvement of productivity; it is therefore concerned with actions, either past actions or potential actions. Consequently the ‘focus’ of narrative analysis utilised in this case will be form, rather than content. Form focus is concerned with actions and sequences of events, and why they occur, or could occur, in simple terms the structure, or plot of the story. Earthy & Cronin (2008) explicate the deployment of the Labov’s (1972) model for structural analysis, based on the concept that all narratives have six main elements, which are;

- Abstract: an alerts to the audience to the nature and meaning of the story
- Orientation: an outline of context or setting of the story and who is involved
- Complication or Action : either an action that is the core of the narrative, or issue or problem that as at the core of the narrative
- Resolution: an evaluation of the significance of what has happened
- Coda: a form of closure that takes audience back into the here-and-now of the telling situation.

The author as modified the analytical steps slightly because the narrators were introducing their character, so this was included in the abstract step, as it preceded, in all cases, the orientation. Therefore the following is the explication of the above analytical steps for the narrative threads had already been identified as part of the analysis in section 5.1.2.
The first was education provision, but not Higher Education (HE) rather Further Education (FE), and secondary educators. The narrative structure analysis revealed a serious of ‘complications’ followed by ‘actions’ taken by one SME with regard to sourcing the right sort of individuals for their growth aspirations. One of the key complications was the paucity, in their view of the output of these providers in the skills of the younger (in the main) potential workforce. The counterpoint to this was that some SME participants had recently discovered a local provider (e.g. an FE college) that had some provision which was helpful to their particular business, but the issue was felt across the group a lack of awareness of the ‘good provision’ and ‘good providers’. Other participants contributed to the final unfolding of the narrative, with the key closing of the story, what Labov (1972) calls the ‘coda’ consisting of the following elements;

- Soft skills are critical
- It is difficult and time consuming for SME’s to develop
- There must be ‘a way’ for FE to develop these skills for SME’s

One meta-narrative was identified which was not related to one specific stakeholder, but involved different characters. This narrative started with the character introduction of the young people stakeholder, but featured employees, and technology peddlars. This narrative could be articulated as ‘productivity implications’; the ‘complication’ being the rise in automation/robotics and the future and availability of lower skilled work. The ‘resolution’ to the narrative was a concern for both the structure of society but also the future of ‘young people’. In terms of the narrative coda, two SME participants both articulated reservations about whether they would relentlessly pursue productivity improvements because of the impact on their overall staffing levels and on the potential decisions they would rather not take over employment of individuals they know within their business.

The narrative that featured the infrastructure architects had two distinct subplots. The story started with the orientation towards professional travel, in terms of commuting, but the comment from one participant; “I don’t think I’d travel an hour for the sort of salaries that are likely to work on the shop floor”. This then led to the two plots, one orientation was how their employees got to work, in terms of retention and attraction of good workers, and secondly how they moved product to customers in terms of costs and convenience. As above the story moved between complications to resolutions and back again, latterly the opportunity better local infrastructure would provide SME’s with optimising their location. At this juncture this plot weaved with the second plot in terms of the movement of goods. The ‘complications’ for this narrative was interesting as participants debated the advantages and disadvantages that better infrastructure provided, particularly in terms that better infrastructure increased access to competitors at the same time as providing better access to markets for the SME’s. This was summed up in the coda by two participants;

PAR3: We want our cake and we want to eat it.

PAR1: I was going to say we want one way infrastructure…

The narratives concerning investors and competitors were closely entwined, as the analysis below indicates. PAR 1 was a vociferous instigator of the competitor stakeholder, their initial ‘abstract’ and ‘coda’ from the narrative structure are almost identical;

PAR 1: Mr Market determines everything.
PAR 1: …..but in the end Mr Market will dictate.

During the narrative the participants developed a deeper duality of the resolution to both narratives of competition, and investment opportunities. For example;

PAR 1: We’re in certain markets and actually we have no competition so you don’t, you know, you’re not particularly efficient because you don’t have to be, there’s no commercial pressure.”

PAR 3: but your competitors, their performance, because if their service levels are mediocre then your service levels have to be mediocre plus,”

The narrative story for investors revealed two ‘complications’, firstly the competitive environment, either it would destroy the SME and/or the relevant market, or conversely there was so little competition, it was not worth improving productivity.

The second ‘complication’ was the difficulty in obtaining the management information to be able to ascertain if [the investment] would yield the recognise productivity improvement to warrant the risk. Interesting enough access to investment or investors, or appropriate terms did not feature as a complication, compared to that shown by Van de Schans (2015).

The ‘coda’ for both narratives are shown below, articulating the competitive ‘reality’ of the SME narrators.

PAR 5: You’re playing golf with a really good golfer you play a better game of golf. You play with a 32 handicap who can’t hit it, you have a poorer game.

PAR 1: At the end of the day your journey has to be at least as good as your competitor’s journey and if it’s not, then that’s the fear.

The final narrative of relevance was that regarding the champion stakeholder; this narrative featured two characters that of ‘internal champion’ and ‘external champion’. The participants clearly identified a number of times the ‘abstract’ for this stakeholder in terms of their importance in improving productivity. The ‘action’ within the narrative was that SME owners had repeatedly find the ‘right’ individual for this role, both internally and externally and they could be from a range of sources, example investors, agencies, consultants, and internally, the management team, new or old employees. One critical complication within the narrative was the relationship of the external champion with the SME, which was seen to be more important than the type, or source of the champion;

PAR 7: Just to give you my experience, I’ve had good and bad and it was down to the person who got to know you or didn’t.

The second complication within the narrative is which is preferred, external and internal champions, or if you need both. The definitive coda from the narrative is that internal champions are always required, but that the external one can provide a degree of validation.
6.0 Conclusions and Implications

The study has a number of contributions and subsequent implications, as well areas for future research, stemming as it does from a singular unit of field work.

Firstly is that SME owners or directors have difficulty in grasping the notion of a stakeholder, particularly those outside their own business, and have a predominantly small, what could be termed, ‘depth of field’ in those agents they view as affecting their productivity. This is in contrast to the policy environment where the notion of multiple stakeholders in a regional eco-system is well established (Love & Roper, 2015), and that policy makers have perhaps an overly optimistic view of the impact different stakeholder agents might have on SME’s, not least because the SME owners and directors those agents are in their peripheral vision. Conversely the ‘close others’ have a significant potential or exercising impact on their productivity, and that these have entangled agency, particularly the commercial relationships involving competitors, customers and investors, as well as ‘technology peddlers’ and ‘champions’; in effect the ‘nano-actions’ within the micro-economic perspective of the regional economic eco-system.

Secondly that the stakeholder orbital map outlined here could be combined with the stakeholder circle approach (Bourne, 2005) from the project management literature to further investigate the power-agency of the different stakeholders within the SME eco-system. There is also potential to consider some deployment of social network analysis (Lim et al, 2010).

Thirdly, investment by SME’s in improving productivity, is potentially constrained by two factors. The first of these is a lack of meaningful information regarding the measurement of the current and future productivity states, coupled with environmental uncertainty on the future market state, resulting in an unclear return of investment information, which could constrain both SME’s and investors. There is a potential for different ‘network agents’, who are the ‘close others’ identified above, to increase their collaboration in order to create a more coherent narrative, in terms of individual, productivity, investment opportunities. The second constraint is a ‘social brake’ on productivity with SME’s because of the implications on people within their own organisation, which appears connected to the wider discourse on the future of work generally (Eichhorst, 2017), and the younger generation in particular. In common with many other studies as identified by Hurrell (2016), SME owners–directors were concerned with the ‘soft skills’ outcomes from the FE sectors.

Fourthly, local infrastructure is important for SME’s with regard to both access, and retention, of a skilled and appropriate labour force, as well as for inbound and outbound logistics to their regional market. There is a clear awareness of the duality of opportunity and threats posed by the ongoing development of national and international infrastructure.

Finally the analysis revealed the necessity of ‘internal champions’ to improve productivity and the need to develop these, as well as the potential validator role of external champions, However the personal relationship is crucial in the potential success of this type of support.

All the above create a challenge for policy makers because a number of the potential strategies outlined involve encouragement of co-ordination of either existing or desired close relationships around each SME’s. This is amplified by the sheer volume of SME’s in regional economic ecosystems, and that the agents that might wish to assist in this endeavour are often out of sight of the SME’s themselves.
## Appendix 1.0

<table>
<thead>
<tr>
<th>Transcript ID</th>
<th>Participant Type</th>
<th>Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOD</td>
<td>The Researcher</td>
<td>Higher Education</td>
</tr>
<tr>
<td>PAR 1</td>
<td>SME Owner</td>
<td>Textiles</td>
</tr>
<tr>
<td>PAR 2</td>
<td>SME Owner</td>
<td>Engineering</td>
</tr>
<tr>
<td>PAR 3</td>
<td>SME Owner</td>
<td>Engineering</td>
</tr>
<tr>
<td>PAR 4</td>
<td>University Enterprise Officer</td>
<td>Higher Education</td>
</tr>
<tr>
<td>PAR 5</td>
<td>SME Finance Director</td>
<td>Packaging</td>
</tr>
<tr>
<td>PAR 6</td>
<td>SME Owner</td>
<td>Packaging</td>
</tr>
<tr>
<td>PAR 7</td>
<td>SME Owner</td>
<td>Hi-Tech manufacturing</td>
</tr>
<tr>
<td>PAR 8</td>
<td>Bank Client Manager</td>
<td>Financial</td>
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References


