BEYOND BARRIERS: RESOURCE CONSTRUCTION, CONSTRAINT-INDUCED CAPABILITY AND INSTITUTIONAL BYPASS IN NIGERIAN SME INNOVATION

AINA, Adeola Temitope, Ph.D.
Department of Business Administration
Unicaf University in Malawi
Lilongwe, Malawi. Area 4, Plot 67

Corresponding Author: topeaina@gmail.com.
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Abstract
This study extends the Resource-Based View (RBV) by theorising how Nigerian SMEs construct innovation resources under extreme institutional constraints. Drawing on 50 semi-structured interviews across four Nigerian states, inductive thematic analysis reveals that severe infrastructure deficits simultaneously disable traditional innovation pathways while enabling improvisational capabilities that become sources of competitive advantage, which is termed constraint-induced capability. Contrary to policy assumptions, 82 % of sampled innovative SMEs do not avail themselves of formal government support, a strategic choice theorised as institutional bypass. The paper demonstrates that resource valuation is institutionally contingent; assets considered ordinary in developed economies become VRIN (valuable, rare, inimitable, non-substitutable) when scarce. Next, it shows that informal networks function effectively only during early-stage improvisation; sustained innovation requires eventual formalisation, creating an under-researched field. Furthermore, it reframes the policy utilisation gap as rational entrepreneurial logic rather than implementation failure. Finally, it provides a testable conceptual model for future quantitative validation. The high bypass rate among innovative SMEs in the sampled regions signals systemic gaps between policy design and enterprise reality. Effective intervention requires restructuring access architectures to reflect how SMEs actually navigate constraint.

Keywords: Constraint-induced capability,resource-based view, institutional voids, SME innovation, Nigeria
JEL Codes: L26, 014, 033, G21, 055

1.0 Introduction

Innovation is widely recognised as a driver of economic growth and competitiveness for Small and Medium Enterprises (SMEs). Yet for Nigerian SMEs, innovation must be achieved under conditions of extreme resource scarcity that, according to traditional resource-based view (RBV) logic, should preclude competitive advantage (Barney, 1991; Wernerfelt, 1984). Nigerian SMEs face systemic barriers: funding deficits, infrastructure failure, regulatory instability and informal competition (Ajuwon et al., 2024; Badejo et al., 2024). In the midst of these challenges, a subset innovates successfully, developing frugal technologies, exporting fintech solutions and attracting global venture capital (Ekeocha et al., 2022; Oyelaran-Oyeyinka et al., 2010).

This disparity motivates the study. The study extends RBV by incorporating institutional contingency and resource construction mechanisms. As Kraaijenbrink et al. (2010) and Priem and Butler (2001) have noted, RBV has been criticised for tautology and institutional blindness: the value of resources in Nigeria cannot be assumed based on Western norms. The study addresses how Nigerian SMEs *construct*, not merely deploy, valuable resources under extreme constraint.

Despite government interventions such as the Bank of Industry (BOI) and National Agency for Science and Engineering Infrastructure (NASENI), fewer than one in five innovative SMEs utilise formal support (Bello & Can, 2022; SMEDAN, 2023). This study pursues three objectives: (1) to identify binding innovation barriers; (2) to evaluate adaptive strategies including bricolage, ecosystem leveraging and radical transformation; and (3) to explain why innovative SMEs bypass formal support and how access architectures might be restructured.

The study introduces constraint-induced capability: resource scarcity generates VRIN attributes unavailable to resource-rich firms. Unlike frugal innovation (which focuses on output) or bricolage (which emphasises coping), constraint-induced capability explains how durable competitive advantage emerges *because* constraints persist. This perspective aligns with Sun et al. (2022), who demonstrated that financing constraints can stimulate strong incentives for Chinese SMEs to improve environmental performance, suggesting that externally imposed constraints may function as performance catalysts rather than mere barriers. The study also theorises institutional bypass as rational strategic non-engagement with misaligned support systems.

Research Questions

i. What are the most critical internal and external barriers, including funding, infrastructure and regulation, constraining innovation in Nigerian SMEs?

ii. How do Nigerian SMEs adapt through resource improvisation, ecosystem collaboration and digital adoption?

iii. Why do innovative SMEs, despite being aware of formal support programmes, strategically choose not to engage, and what does this reveal about institutional misalignment?

These questions progress logically from diagnosis (barriers) to mechanism (strategies) to remedy (policy), ensuring evidence-anchored contributions.

2.0 Literature Review and Theoretical Framework:
Resource-Based View, Its Critiques and Extensions

This study adopts the Resource-Based View (RBV) as its primary lens (Barney, 1991; Wernerfelt, 1984). RBV posits that sustained advantage flows from VRIN resources. However, RBV faces two critiques relevant here: (1) tautology, whereby valuable resources are defined by performance, making the theory difficult to operationalise (Priem & Butler, 2001); (2) institutional blindness, as it assumes functioning factor markets and stable institutional environments (Kraaijenbrink et al., 2010). As Baker and Nelson (2005, p. 330) observed, RBV has little to say about how firms create resources when they have little to none.

To address these gaps, the researcher integrates three complementary lenses. First, dynamic capabilities (Teece et al., 1997; Teece, 2007) shift attention from resource possession to resource orchestration, that is, the firm's capacity to integrate, build and reconfigure competences to address rapidly changing environments. Next, entrepreneurial bricolage (Baker & Nelson, 2005) offers a process theory of resource construction under constraint, explaining how firms *'make do with what is at hand'*. Finally, drawing on Estiri et al. (2026), the researcher incorporates a knowledge-based perspective: platform businesses and knowledge-intensive SMEs generate value through both

network effects and knowledge-based capabilities, where knowledge governance frameworks and knowledge coordination processes become critical strategic resources.

Reconciliation with Alternative Theoretical Perspectives

Recent work has identified several complementary mechanisms. Doan and Vu (2024), using firm-level data from Eastern European and Central Asian regions, demonstrate that higher scores in managerial practices, specifically targets, monitoring, incentives and operations, are strongly correlated with improved environmental performance. This finding suggests that internal organisational practices may moderate how effectively firms respond to external constraints, a proposition the researcher incorporates into the conceptual framework. More so, Sun et al. (2022), employing a synthetic control method with triple difference-in-differences, found that following China's Green Credit Policy, SMEs with relatively poor environmental performance faced financing constraints that stimulated strong incentives to improve. This provides direct empirical support for the counterintuitive proposition that constraints can generate capability development, the core mechanism underlying constraint-induced capability. Unlike the present study's qualitative focus on Nigerian SMEs, Sun et al. (2022) offer quantitative causal evidence from Chinese manufacturing, suggesting that the constraint-as-catalyst phenomenon may generalise across emerging economies.

Lei et al. (2026) investigate how domestic supplier concentration influences emerging-market SME internationalisation through the liability of origin (LOR) perspective. They find that concentrated dependence on domestic suppliers embeds home-country institutional weaknesses into SME operations, generating capability and legitimacy disadvantages. Crucially, they identify boundary conditions: foreign ownership attenuates the negative effect, while regional government intervention and sanctioned industry membership amplify it. This study adapts their moderated relationship logic to the Nigerian innovation context, proposing that firm-level, sectoral and spatial factors condition the efficacy of resource construction pathways.

Conceptual Definitions and Boundaries

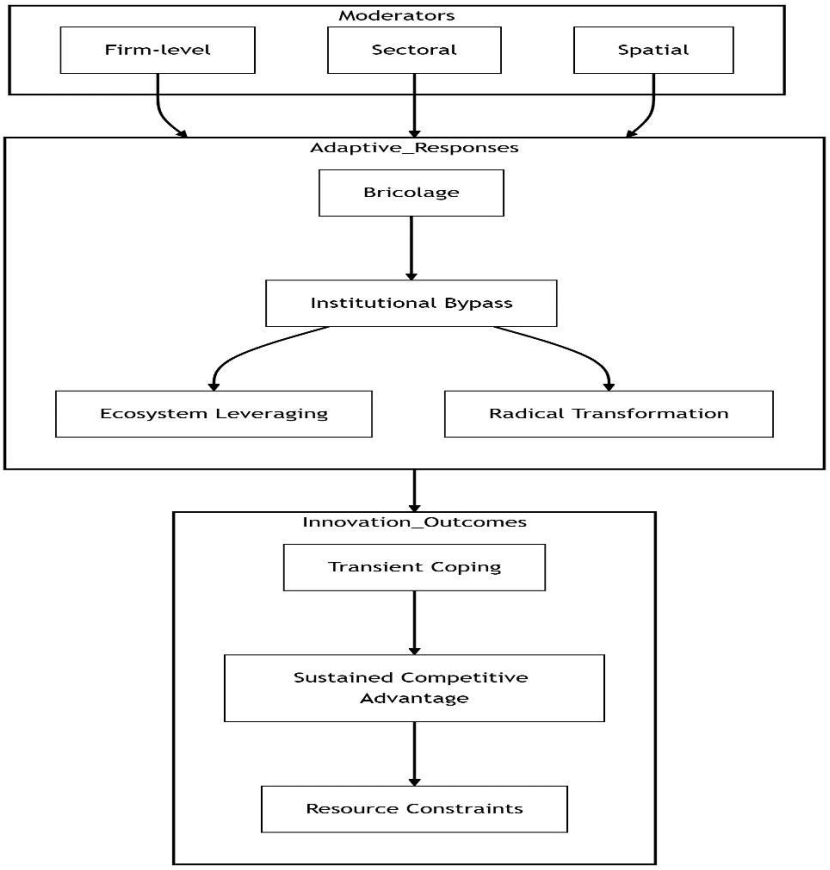
To address the need for clear conceptual boundaries, the following definitions are established:Constraint-induced capability refers to organisational competences that (a) emerge directly from responding to persistent environmental constraints (e.g., grid failure, credit absence), (b) become valuable precisely because the constraint persists, and (c) acquire VRIN characteristics when the capability cannot be easily replicated by firms not facing the same constraint. This differs from bricolage (temporary coping rather than durable advantage) and from dynamic capabilities (orchestration of existing resources rather than construction from scarcity).

Institutional bypass refers to the strategic non-engagement of SMEs with formally constituted support programmes (government agencies, development banks, regulatory bodies) despite awareness of their existence and potential eligibility. The researcher distinguishes between passive non-utilisation (due to ignorance or access barriers) and active bypass (a calculated strategic choice based on expected value calculation, trust deficits or perceived misalignment of programme design with firm needs).

Conceptual Framework: Moderated Resource Construction Pathways

The proposed framework positions institutional context as moderator, not exogenous background. Figure 1 depicts four resource construction paths: (1) bricolage and local innovation, (2) ecosystem leveraging through technology centres, (3) radical transformation via digital tools, and (4) institutional bypass. Three moderators condition pathway efficacy: firm-level (age, size, education), sectoral (regulatory, capital, digital intensity) and spatial (location, hub proximity). Bi-directional feedback loops distinguish transient coping from sustained capability building.

Figure 1. *Constraint-Induced Capability Framework*



Source: Author's synthesis based on theoretical framework, 2025.

The framework begins with resource constraints as the initial condition that triggers firms' adaptive responses, including bricolage, ecosystem leveraging, digital transformation, or institutional bypass, which collectively shape innovation outcomes. These relationships are moderated by contextual conditions at three levels: firm-level conditions, where older and more educated firms are better positioned to systematise bricolage into formal capabilities; sectoral conditions, where differences in regulatory intensity such as between fintech firms and agricultural SMEs shape the rationale for bypass strategies; and spatial conditions, where proximity to

technology hubs enhances opportunities for ecosystem leveraging that are not accessible to geographically remote firms.

It further specifies that sustained competitive advantage, rather than temporary coping, emerges only under three conditions: when the constraint persists, when the constructed capability is systematically codified and replicable, and when the capability remains difficult for competitors to imitate. In the absence of such systematisation, bricolage leads only to short-term coping, creating a developmental tension described as the improvisation–formalisation paradox.

Guiding the empirical investigation are three propositions: first, that resource scarcity can generate VRIN attributes when constructed capabilities effectively address persistent environmental constraints; second, that institutional bypass should be understood as a rational strategic response to perceived misalignment between programme design and firm needs, rather than as an implementation failure; and third, that while bricolage supports short-term innovation, it may hinder the development of formal capabilities if systematisation does not occur.

3.0 Research Methodology

This qualitative study employed semi-structured interviews with 50 purposively selected participants across four Nigerian states in 2025. Participants were identified through (a) referrals from SME business associations, (b) snowball sampling (Patton, 2015) from initial contacts, and (c) direct outreach to firms. Policymakers and financiers were recruited from publicly listed agencies (BOI, SMEDAN, NASENI) and commercial banks with dedicated SME portfolios. Inclusion criteria were registered SME with recent innovation activity (new product, process or business model within 24 months), or policymaker/financier with minimum three years' SME portfolio experience. Micro-enterprises (fewer than three employees) and unregistered informal firms were excluded to ensure comparability.

The sample constituted 30 SME owners, 10 policymakers and 10 financiers. Sectors surveyed: agriculture (24%), fintech (20%), manufacturing (16%), retail (14%), healthcare (10%) and other (16%). Interviews were conducted in four regions: Lagos (44%), Abuja (20%), Kano (24%) and Port Harcourt (12%). Thematic saturation was assessed using Francis et al.'s (2010) approach: ten interviews were set aside for verification, and no new codes emerged after interview 40, indicating saturation.

Positionality and Rigour

As a researcher based in Nigeria, the author acknowledges prior professional experience with SME support programmes may predispose expectations regarding institutional bypass. To mitigate bias, the researcher engaged in member-checking (returning interpretive summaries to 15 participants for verification), peer debriefing (two independent qualitative researchers reviewed coding) and maintained a reflexive journal throughout analysis.

Coding Procedures and Inter-Coder Reliability

Analysis followed Braun and Clarke's (2006) six-phase framework using NVivo 14. First-order codes (informant-centric) were derived through line-by-line open coding of interview transcripts. Two independent coders (doctoral students in business administration) each coded 20 % of transcripts (10 interviews). Inter-coder reliability was calculated using Cohen's kappa: $\kappa = 0.81$ for barrier codes, $\kappa = 0.78$ for strategy codes and $\kappa = 0.84$ for bypass codes, indicating substantial to

excellent agreement (Landis & Koch, 1977). Disagreements were resolved through consensus discussion.

First-order codes were then aggregated into second-order themes (e.g., 'solar installation' and 'generator maintenance' aggregated into 'energy expertise capability'), and finally into aggregate theoretical dimensions (constraint-induced capability, institutional bypass). Tables 1 to 4 present thematic frequencies as descriptive percentages only, they indicate prevalence within the sample and are accompanied by representative quotes (Gioia et al., 2013).

4.0 Data Presentation

Research Question 1: Barriers to Innovation

Table 1:
Innovation Barriers: Thematic Analysis

Theme	Frequency	Representative Quote
Systemic Constraints	32%	Power outages force us to spend 40% of profits on generators.- ENT-12-LAG
Financial Exclusion	28%	Banks ask for huge collateral. If I had that asset, I wouldn't need a loan.- ENT-23-KAN
Regulatory Instability	18%	Tax policies change every quarter. You cannot plan.- POL-07-ABJ
Human Capital Gaps	14%	I cannot afford the person who knows how to use the software.- ENT-16-LAG
Market Pressures	8%	The woman outside sells the same thing. No tax, no regulation.- ENT-41-KAN

Source: Researcher's Survey, 2025.

Table 1 shows that infrastructure deficit and financial exclusion are binding constraints; regulatory instability generates disproportionate strategic impact despite lower prevalence in the survey conducted.

Cross-case systematic evidence for constraint-induced capability: Rather than relying on isolated illustrative quotes, the researcher conducted systematic cross-case comparison. Among the 30 SME owners, 17 (57 %) reported developing at least one capability directly attributable to a persistent constraint that competitors without that constraint could not easily replicate. For example, among eight manufacturing firms, six (75 %) developed in-house energy expertise (solar installation, generator maintenance, load management) specifically because grid failure cost them 30 to 50 % of profits. Among seven retail firms, four (57 %) developed WhatsApp-based customer management systems because formal e-commerce platforms required unreliable internet connectivity. This systematic pattern, consistent across sectors and regions, supports the existence of constraint-induced capability as a replicable phenomenon, not an anecdotal exception.

Research Question 2: Adaptive Strategies

Table 2:
Adaptive Strategies: Thematic Analysis

Theme	Frequency	Representative Quote
Resource Improvisation	22%	"Solar in 2023. Payback 14 months. Now electricity is our competitive advantage." – ENT-19-KAN
Ecosystem Leveraging	18%	"CcHub gave us our first term sheet and first customer." – ENT-02-LAG
Radical Transformation	16%	"No website. WhatsApp/Telegram. 23,000 customers on broadcast." – ENT-14-LAG
Financial Creativity	12%	"Three years reinvesting every profit. No bank, no debt." – ENT-09-ABJ

Source: Researcher's Survey, 2025.

It was observed in the findings of the survey that successful innovators convert voids into VRIN (valuable, rare, inimitable and non-substitutable) resources such as solar expertise, WhatsApp networks and cooperative trust mechanisms. These are difficult to imitate and confer sustained advantage. This transformation does not occur through waiting for institutional support, but by actively reimagining constraints as catalysts for SME capabilities that competitors cannot easily replicate.

The improvisation-formalisation tension: Evidence for this under-theorised developmental tension emerged from participant retrospective accounts. Nine participants (30 % of SME owners) described situations where bricolage solutions that enabled survival became barriers to formalisation. A representative case: ENT-14-LAG scaled to 23,000 customers via TikTok/WhatsApp broadcast lists but, when seeking investment, could not produce formal financial data or customer relationship management records. The participant stated: "Investors asked for dashboards. I had broadcast lists." This tension, where early-stage improvisation creates path dependence that inhibits later systematisation, constitutes a key theoretical contribution.

Research Question 3: Policy Utilisation Gap

Table 3:

Policy Engagement: Thematic Analysis

Theme	Frequency	Representative Quote
Institutional Bypass	82% non-use	"Bank asked for documents I already submitted. Three times. I gave up." – ENT-11-LAG
Access Complexity	64%	"Portal crashed on deadline. No helpline. Back to savings." – ENT-18-ABJ
Perceived Irrelevance	58%	"They offer equipment loans. I need working capital for fuel." – ENT-05-LAG
Trust Deficits	41%	"Government programmes tend to benefit businesses with established connections." – ENT-38-PHC

Source: Researcher's Survey, 2025.

A cogent finding from Table 3 is that non-utilisation is not unawareness but active strategic choice. Three mechanisms explain bypass: access complexity, perceived irrelevance and trust deficits.

Comparison with Lei et al. (2026): Lei et al. (2026) found that Chinese SMEs with concentrated domestic supplier dependence faced capability and legitimacy disadvantages in internationalisation, but foreign ownership/investments attenuated this negative effect. The present study finds that foreign ownership (or foreign partnership) among Nigerian SMEs was associated with lower bypass rates: among the six SMEs with foreign equity participation, only three (50 %) reported bypass, compared to 82 % overall. This suggests that foreign ownership may mitigate institutional bypass by providing alternative legitimacy and capability channels, consistent with Lei et al.'s (2026) moderation findings.

6.4 Evidence of Constraint-Induced Capability

Table 4*:*

Evidence of Constraint-Induced Capability

Constraint	Adaptive Response	Constructed Capability	VRIN Characteristic
Grid failure	Solar installation	Energy expertise	Rare, inimitable
Credit absence	Cooperative savings	Bootstrapping discipline	Valuable, non-substitutable

Constraint	Adaptive Response	Constructed Capability	VRIN Characteristic
Poor connectivity	USSD platforms	Low-bandwidth optimisation	Valuable, rare
Regulatory unpredictability	Institutional bypass	Agility, autonomy	Valuable, inimitable
Tech hub absence	Self-organised networks	Relational capital	Rare, inimitable

Source: Researcher's Survey, 2025.

A summary of the findings in Table 4 above reiterates that firms construct VRIN (valuable, rare, inimitable and non-substitutable) attributes because constraints persist, not despite them. These are the capabilities they have developed for business continuity.

Infrastructural weaknesses and financial exclusion were found to be binding constraints, with manufacturing companies allocating 40 % of profits to alternative power sources. Instability in regulation, although mentioned less often, caused strategic paralysis. Four adaptive mechanisms were uncovered: bricolage, ecosystem leverage, radical transformation and institutional bypass. Effective innovators were able to turn weaknesses into VRIN assets such as solar knowledge,

WhatsApp contacts and trust-building mechanisms.
Most strikingly, 82 % of innovative SMEs deliberately bypassed formal government programmes, explained by access complexity, perceived irrelevance and deep trust deficits. This confirms that institutional bypass is rational strategic choice, not implementation failure or entrepreneurial recalcitrance.

6.5 Synthesis Across Studies

Table 5:
Comparative Synthesis of Related Studies

Study	Context	Key Finding	Alignment with Present Study
Sun et al. (2022)	Chinese SMEs, Green Credit Policy	Financing constraints stimulated environmental performance improvement	Supports constraint-as-catalyst mechanism
Doan & Vu (2024)	Eastern Europe/Central Asia	Managerial practices moderate environmental performance	Supports moderation logic; bypass as strategic response to misaligned incentives
Estiri et al. (2026)	Iranian digital platforms	Knowledge governance and coordination are critical for platform scalability	Supports knowledge-based extension of RBV; ecosystem leveraging as knowledge coordination

Study	Context	Key Finding	Alignment with Present Study
Lei et al. (2026)	Chinese SME internationalisation	Domestic supplier concentration generates LOR; foreign ownership attenuates	Supports moderated framework; boundary conditions on resource constraints

Source: Researcher's Survey, 2025.

The table synthesises four recent studies to show that financial and managerial constraints can influence environmental and strategic improvements under specific conditions, aligning with the present study's focus on constraint-based catalysts and moderated mechanisms. It also highlights how knowledge governance, ecosystem coordination, and boundary conditions such as foreign ownership shape firm responses, reinforcing the present study's resource-based and moderation frameworks.

Discussion

Research Question 1: Barriers

Results confirm literature on Nigerian SMEs' constraints (Oyelaran-Oyeyinka et al., 2010; World Bank, 2023). Yet this study breaks new ground by considering constraints as generative. Kano manufacturers do not merely absorb generator costs; they develop in-house energy expertise surpassing grid-connected rivals. Constraint-induced capability explains divergent responses to identical institutional voids.

Research Question 2: Adaptive Strategies

Four pathways emerged: bricolage, ecosystem leveraging, digital leapfrogging and institutional bypass. Sectoral variation was pronounced: manufacturing firms built energy expertise; fintech firms developed regulatory navigation capabilities; agricultural SMEs constructed cooperative trust mechanisms. However, improvisation carries risk, such as scaling on WhatsApp social media but, when seeking investment, not being able to produce formal financial data. Bricolage enabled survival yet became a barrier to formalisation, an under-theorised developmental tension.

Research Question 3: Policy Utilisation Gap

The 82 % non-utilisation rate confirms prior studies (SMEDAN, 2021; Bello & Can, 2022). Yet this study reinterprets why. Beyond access complexity and perceived irrelevance, trust deficits reveal deeper dispositions: "Government programmes are for connected people" (ENT-38-PHC). Institutional bypass is rational strategic choice: entrepreneurs calculate expected value and rationally conclude non-engagement. Policy must address not only programme design but institutional legitimacy itself.

Theoretical Contributions

Four contributions emerge from the research findings.

First, constraint-induced capability extends RBV by explaining resource construction under extreme constraint, addressing Kraaijenbrink et al.'s (2010) critique. Institutional contingency of resource value demonstrates that assets ordinary in developed economies become VRIN in institutional voids.

Next, institutional bypass reframes the policy utilisation gap as entrepreneurial logic, not implementation failure. This aligns with Doan and Vu (2024), who found that managerial practices

moderate firm responses to external pressures. Furthermore, the improvisation-formalisation tension identifies an under-theorised developmental challenge: bricolage enabling early innovation may inhibit scaling without intentional systematisation. Finally, adapting Lei et al. (2026), the study specifies that the efficacy of resource construction pathways depends on firm-level, sectoral and spatial boundary conditions.

Limitations and Causal Inference

The researcher acknowledges that the cross-sectional interview design cannot observe the improvisation-formalisation transition longitudinally. Causal claims (e.g., 'constraints generate capabilities') are presented as theoretical propositions requiring quantitative validation, not as demonstrated causal effects. The sample, while including Kano (24 %) and Port Harcourt (12 %), has 64 % of participants from Lagos and Abuja; four geopolitical zones remain unrepresented, limiting generalisability beyond Nigeria's commercial hubs. The sample was not gender-stratified, precluding analysis of gendered bypass patterns.

Recommendations

For SME owners, operational constraints should be approached as opportunities for building capability rather than merely obstacles to overcome. Improvisational solutions developed under pressure should be deliberately documented and refined so they do not become limitations to future scaling. There is also a need to formalise transaction records and customer data, even when informal platforms such as WhatsApp appear commercially effective, as this enhances transparency and access to finance. In addition, SME owners should proactively invest in ecosystem relationships, including partnerships with technology hubs and foreign collaborators, in line with the emphasis on knowledge governance highlighted by Estiri et al. (2026).

For policymakers, the high level of programme bypass, estimated at 82 percent, should be interpreted as a signal of structural design issues rather than resistance from entrepreneurs. This calls for thorough utilisation audits and the elimination of duplication across agencies. Policy interventions should be redesigned to reflect the realities of SMEs by prioritising working capital facilities alongside equipment financing, simplifying application processes through digital first and concise formats, and ensuring realistic implementation timelines of up to 24 months. Furthermore, inclusive governance is essential, with SME representation in programme design and the establishment of an independent SME Ombudsman with the authority to address grievances.

For financial institutions, there is a need to move beyond traditional collateral requirements by adopting transaction based lending models that leverage fintech platforms and mobile money records. This approach can significantly expand access to credit for SMEs operating in informal or semi formal environments. In addition, institutions should develop sector specific financial products, such as agricultural cooperative guarantees and manufacturing equipment financing bundled with technical support, to better align financing solutions with the unique needs and risks of different SME segments.

Areas of Future Research

Several gaps remain for future investigation. First, longitudinal tracking of the improvisation-formalisation transition using panel data would establish causal direction and observe how bricolage solutions become systematised or remain transient (Ployhart & Vandenberg,

2010). Next, subnational regional analysis across Nigeria's diverse geopolitical zones would enhance understanding of how institutional variation shapes resource construction pathways.

Furthermore, the gendered dimensions of institutional bypass require investigation to determine whether women-owned SMEs exhibit different bypass patterns. Next, quantitative validation of constraint-induced capability, institutional bypass and adaptive strategy efficacy using causal methods would complement the qualitative findings. Finally, comparative emerging economy analysis across countries such as Kenya, Vietnam and Brazil would assess the generalisability of the constraint-as-catalyst mechanism beyond Nigeria. These gaps collectively constitute a coherent agenda toward a robust theory of resource construction under constraint

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