

Marketing In SMES: Why & How

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Abstract

Since marketing theory of 4 Ps has been developed based on the studies on large enterprises, so it cannot be applied to SMEs directly, where marketing practices may differ considerably from those of larger enterprises. Thus, the need to examine marketing practices and develop a theory of marketing in SMEs has been recognised. The paper shows that there is some misconceptions among the SME entrepreneurs/ owners/ managers that they think the investment in marketing as an unnecessary expenditure. In addition, all the entrepreneurs/ owners /managers do not possess marketing competencies as some may possess technical competencies, others may possess financial competencies. The paper reflects the gap in marketing practices which to be performed in SMEs and which are actually being performed. Two SME marketing models have been presented on the basis of various competency levels in the present paper. The model of Hill can be termed superior to that of Carson & Gilmore as it is more comprehensive, and interactive of all the competency elements of various levels along with the appropriate amalgamation of text book concepts of marketing.

Keywords: Core competencies, Competency levels, Marketing concept, SMEs, SME marketing.

Review of Literature:

A plenty of literature available on marketing, various concepts and framework of marketing, and its applications, however most of the studies seem to test applicability and effectiveness of these concepts of marketing with respect to large enterprises. A glimpse of some literature reviewed is given here in chronological order.

Houston (1986) states that marketing concept is a prescription of how a firm achieves its goals. He further says that an entity achieves its own exchange determined goals most efficiently through a thorough understanding of potential exchange partners and their needs and wants, through a thorough understanding of the costs associated with satisfying those needs and wants, and then designing, producing, and offering products in light of this understanding.

Grönroos (1989) argued that marketing

revolves around customer relations and that the goals of each party are met through exchanges which in turn establish and maintain these relationships.

Carson (1993) confirms that the relationship between SMEs and marketing is either growth-or survival-oriented. As with larger companies, SMEs must generate sales to survive, but need to market their products to generate sales.

Coviello et al. (1995) has reinforced alternative marketing concepts by moving from the traditional marketing paradigm, which emphasises the management of the 'four P's' (Product, Price, Place, and Promotion), and has been deemed inappropriate for a dynamic business environment.

Stokes (2000b), Simpson & Taylor (2002) observe that hundreds of academic studies have shown that marketing plays a significant role in SMEs. On the one hand it is one of the biggest

problems owner-managers face in their business operations and, on the other hand, it is recognised as one of the most important business activities and essential to the survival and growth of the enterprises.

Stokes (2000b) and Hill (2001) find that traditionally, marketing theory has been developed mainly based on studies on large organisations and, thus, it is argued that it cannot be applied directly to SMEs, where the practices and activities may differ considerably from those of their larger counterparts. In addition, Simpson et al. 2006 observes that there is no clear definition or grand unifying theory of marketing in SMEs.

Hill, 2001; Carson, 1985; Chaston, 1998 observe that the marketing function in SMEs is hindered by constraints such as limited access to resources, and a lack of marketing expertise on the part of the owner/manager, it is expected that SME marketing differs from marketing in larger organisations. Consequently, a section of the literature review will concentrate on acquiring insight into SME marketing characteristics.

O'Donnell, (2004: 206) states "However, it is recognised that small firm owner-managers do engage in marketing, but that the form this marketing takes is not fully understood"

Thus, a section of the literature review explore the value of marketing characteristics as denoted by the traditional marketing paradigm within SMEs while other advocates need of a different marketing framework for SMEs.

1. Introduction:

1.1. MSMEs: Indian Scenario:

Micro, small and medium enterprises have a major role to play in the development of economies in the country like India, China, Japan etc. In India, prior to October, 2006, these enterprises were known as small scale industries (SSIs) and there was no clear definition of a 'medium enterprise' available. But after the implementation of the micro, small and medium enterprises development (MSMED) act. These

SSIs are known as micro and small enterprises (MSEs) and there is clear definition of medium enterprises.

1.1.1. Definition of MSMEs in India :

The latest definition of MSMEs in India, as per MSMED Act' 2006 is shown in the following table.

Table 1: Definition of micro, small and medium enterprises

Manufacturing Sector plant & machinery	Investment in
Micro	Less than Rs.
2.5 million	
Small	Rs. 2.5 to Rs.
50 million (Before 2006: Rs 2.5 – 10 mil)	
Medium	Rs.50 million
to Rs.100 million (Not defined before 2006)	
Service Sector	Investment in
equipments	
Micro	< Rs. 1
million	
Small	Rs.1 – Rs. 20
million (Before 2006: < Rs.1 million)	
Medium	Rs. 20 – Rs.
50 million (Not defined before 2006)	
Source: Ministry of Micro, Small & Medium Enterprises, 2007	

1.1.2. Contribution of MSMEs to Indian Economy:

There are 26 million MSMEs in the country employing 6 crore (60 million) people and accounts 40 per cent of India's exports and contributes to 45% of India's manufacturing output or Industrial production. This sector has been suffering sickness due to reasons such as shortage of working capital and technology obsolescence.

The report of 4th MSME Census revealed that there were 2.61 crore MSMEs constituting 95% of all industrial units of India in 2006-07 among which 0.15 crore were registered firms and 2.46 crore were un-registered firms. Employment was given to about 5.97 crore persons by the MSME sector including 0.95 crore persons for registered firms and 5.03 crores for un-registered firms.

Table No. 2:
Trends in Growth of Indian MSMEs

Year	GDP%	Industrial sector (%)	SSI/ MSE share (%)
1999-00	6.4	6.5	7.1
2000-01	4.4	4.9	8.0
2001-02	5.6	2.7	6.1
2002-03	4.4	5.3	8.7
2003-04	8.5	7.0	9.6
2004-05	6.9	8.4	10.9
2005-06	9.0	8.1	12.3
2006-07	9.6	11.5	12.6
2007-08	9.0	8.0	13.0
2008-09	6.7	3.9	NA
2009-10	7.4	9.3	NA

Source: Compiled from various issues of Economic Survey, Ministry of Finance, GoI

The above table shows that the contribution of MSMEs is greater than that of the whole industrial sector.

1.1.3. Products of MSEs in India :

In India, MSEs are producing a wide array of products from handlooms, readymade garments, carpets to parts of machines, detergents to precision products. More than 8000 Products are currently being manufactured by SMEs in India. Their percentage breakup is given in Figure No.1.

Figure No. 1: Products of MSEs

Source: MSME Annual Report, 2008-09

1.1.4. Target of Currents 5 years plan (2007-12)

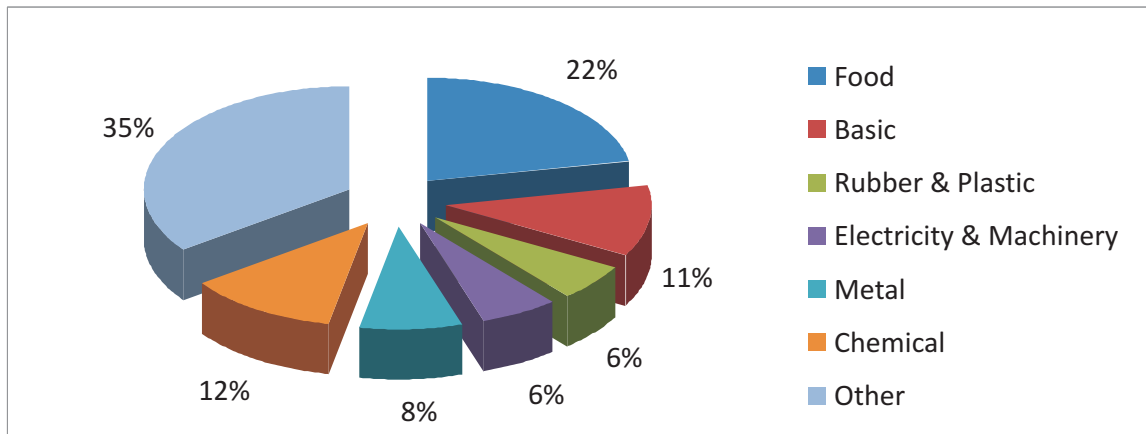
Targets set current 5 year plan for MSMEs to grow at 13% per annum and to generate additional 1.3 million jobs per annum. Current 5 year plan aims at generating more employment, dispersal of economy, utilization of local skills and resources and also meet demands locally as feasible.

1.1.5. Health of MSME Sector in India:

While studying the MSME sector in India, it is crucial to also look into the health of firms because a significant number of firms both within the registered as well as the unregistered sector are defined as 'sick'. Sickness is typically identified through a yardstick and the typical yardsticks are a) delay in repayment of loan over one year (*RBI definition), b) decline in net worth by 50 percent and c) decline in output in last three years⁵.

The report revealed that there had been a marginal increase in sickness of the Indian MSMEs from 13.98% in 2001-02 to 14.47% in 2006-07. The lack of demand and shortage of working capital were found to be the reasons for the sickness. About 39% of the registered MSMEs were closed in 2001-02 which got decreased to 21.64% in 2006-07.

According to Confederation of Indian industries (CII), Finance issues and lack of marketing knowledge, coupled with inadequate government support, are pushing an increasing number of MSMEs to deep sickness.



*“Guidelines for Rehabilitation of Sick Small Scale Industrial Units”, Reserve Bank of India January 2002.

Table No.3: Health of units in the SSI/MSE sector in India

Reasons for sickness SSI(MSE)	Registered Unregistered SSI(MSE)
Lack of Demand	71.6
%	84.1 %
Shortage of Working Capital	48.0
%	47.1 %
Marketing Problems	44.5
%	41.2 %
Power Shortage	21.4
%	14.8 %
Non-availability of Raw Material	15.1
%	15.2 %
Equipment Problems	10.6
%	12.9 %
Labor Problems	7.4
%	5.1 %
Management Problems	5.5 %
5.1 %	

Source: “Final Results: Third All India Census of Small Scale Industries 2001-2002”, 2004, Ministry of SSI, GoI

Detailed data was collected on the various reasons for sickness of firms in the MSME sector. The most commonly cited reasons were ‘lack of demand’, ‘shortage of working capital’ and ‘marketing problems’ as shown in the above table.

Here we can assume that if efficiency and effectiveness of marketing is achieved by SMEs, a large number of SMEs can be checked from turning sick, and a large number of small units can turn into large units.

1.2. MSMEs: Global Scenario :

1.2.1. Characteristics and Importance of SMEs:

SMEs are distributed very heterogeneously performing a wide array of business activities, ranging from the single artisan products, the internet café in a small town, the coffee shop at the corner to a small sophisticated software firm doing exports and a medium-sized automotive parts manufacturer selling to multinational automobile companies in the domestic and foreign markets. These SMEs may be operating anywhere in very different markets as urban, rural, local, national, regional and international; embodying various levels of capital, skills, sophistication and growth orientation, and may belong to the informal or formal economy.

1.2.2. The definition of SMEs :

The definition of SMEs varies from country to country and is usually based on the number of employees, and value of sales and/or value of assets. In most of the countries, the number of employees is the most commonly used variable. Table No. 4 shows definition of SMEs in various developing economies and OECD countries.

Table 4: SME Shares of Manufactured Exports in Developing and OECD Economies

Economy	Year	Definition of an SME (a)	% SME manufacture exports
Developing Economies			
Chinese Taipei	Early 1990s	<100 employees	56
China	Early 1990s	<100 employees	40-60
Korea	1995	<300 employees	42.4
Vietnam	Early 1990s	<200 employees	20
India *	1991/1992	<Rs 30 M investment in plant & machinery	31.5
Singapore	Early 1990s	<100 employees	16
Malaysia	Early 1990s	<75 employees	15
Indonesia	Early 1990s	<100 employees	11
Thailand	Early 1990s	<100 employees	10
Mauritius	1997	<50 employees	2.2
Tanzania	2002	<50 employees	<1.0
Malawi	2003	<50 employees	<1.0
OECD			
Denmark	Early 1990s	<500 employees	46
France	1994	<500 employees	28.6
Sweden	Early 1990s	<200 employees	24.1
Finland	1991	<500 employees	23.3
Japan	1991	<300 employees	13.3
USA	1994	<500 employees	11
Average for 6 OECD countries			24.4
Note: (a) Definition adopted by each study, which may be different to the official national definition of an SME. Source: Studies from Korea (Kim and Nugent, 1999), India (Badrinath and Others, 1997), Mauritius (Wignaraja and O'Neil, 1999), Tanzania and Malawi (estimates based on Wignaraja's fieldwork), the remaining countries (OECD, 1997). *In India, latest definitions of MSEs applicable are as per MSMED Act' 2006 discussed in Indian Scenario given in the beginning.			

The EU and a large number of OECD, transition and developing countries set the upper limit of number of employees in the SMEs between 200-250, with a few exceptions such as Japan (300 employees) and the USA (500 employees).

Table No. 4 shows that SMEs are an important source of export revenues in some developing economies and provides information on the SME shares of manufactured exports in selected East Asia and African developing economies and OECD countries. It is clear by the

table that SMEs contribute a larger share of manufactured exports in more industrialized East Asian economies (56% in Chinese Taipei, more than 40% in China) and in India (31.5%) than the less industrialized African economies (<1% in Tanzania and Malawi). Table 4 also shows that medium enterprises have higher export potential than small enterprises with up to 50 employees (see SME definitions in Mauritius, Malawi, Tanzania, and in comparison to those in other developing and OECD countries). Though SMEs contribute to export revenues, employment and

income generation, however, for tapping full potential of SMEs for development and poverty reduction, transition and developing countries, SMEs themselves need to address a number of challenges given below:

- SMEs have to become more competitive and productive domestically..
- The domestic SME/private sector has to expand, through the creation of new and innovative firms and the graduation of as many informal enterprises as possible into the formal sector.
- Nationally competitive SMEs have to achieve a level of competitiveness that will enable them to integrate into the global value chains through trade and investment.

2. MSE Marketing: An introduction

As most of the academic studies and researches show that marketing plays very crucial role in SMEs, however lack of effective marketing is one of the biggest problems. Most of the MSEs in pursuit of organisational goals do not adopt the marketing concept to that extent what large enterprises do. There are two major reasons why most of the MSEs do not utilize the full power of marketing.

i). The owners/entrepreneurs of MSEs may think of marketing as consisting of tactics and ignore the strategic aspects of marketing. They quite often think marketing as advertising or pricing or public relations. In fact, these are marketing tactics which are used to implement a marketing strategy. As it is well known that a strategy without tactics is simply a hopeful thought. However, tactics without strategy are actions without purpose.

ii). The owners/entrepreneurs may believe marketing as a too expensive affair. Most of such MSEs do not have adequate marketing budgets. To them, it is especially important that they concentrate their efforts through a clear strategy. Sometimes, by virtue of their flexibility, they prefer guerrilla marketing, and implement it inexpensively but effectively.

Marketing in SMEs is actually governed by two fundamental pre-requisites viz. stages of SME life cycle and norms of the industry it has to operate within.

(i) The Life Cycle of SMEs and Marketing:

Marketing strategy adopted by SMEs largely depend on the stage of its life cycle. At the starting stage, SMEs focus on product orientation and gaining acceptance of customers. Thus marketing of SMEs is likely to be led by reactive marketing practices in terms of getting more enquiries of customers etc. As the business of SMEs develops, they start doing experimentation with various marketing tools and techniques such as participating in trade fares, exhibitions and printing brochures etc.

As the business of SMEs gets established over the years, entrepreneurs/owners develop their own marketing style. Now, they come to know very well what suits to their business what not. Thus, going through various stages of life cycle, an SME will progress, from existing in relatively uncontrollable marketing circumstances to one where each aspect of marketing it performs is relatively controlled. (Carson and Gilmore, 2000)

(ii) Norms of the Industry:

As Becker (1982) rightly points out that any industry and market will exist within certain customs and practices, outside of which it is difficult to find acceptance. As far as industry norms are concerned, they exist in terms of traditions, buying and selling practices, payment conditions, hierarchical infrastructure etc.

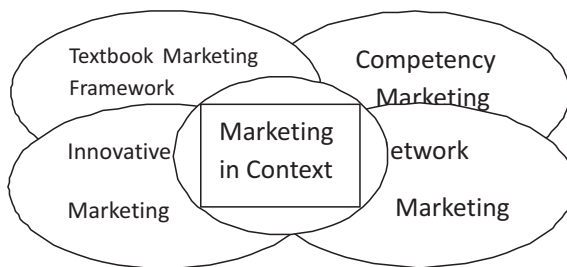
Williamson (1975) and Vepsalanien (1988) observe that these established norms are so strong in most of the markets and industries that they create their own distinctive characteristics that determine how business is done. If any SME owner/entrepreneur wants to go away from an such norms, he/she needs to have a good deal of market differentiation in some aspects of his/her business activities.

Thus, it is clear that due to both of the above fundamental prerequisites, an SME cannot expect to perform in full swing of conventional marketing described in text books. Thus, there is clearly need of an alternative framework for marketing of SMEs.

2.1. A Model of SME marketing:

David Carson and Audrey Gilmore (2000) suggested a model of SME marketing which is given below:

Fig.No.2: Carson & Gilmore Model of SME marketing



Source: Journal of Marketing THEORY AND PRACTICE (2000)

The above model is a mixture of a four components of marketing viz. Adapting standard textbook marketing framework (4Ps), innovative marketing, competency marketing and network marketing.

This model is based on the notion that every SME operates in a unique context and that for successful marketing-in-context, cognizance of this context must be carefully taken into consideration

(i) Adapting Standard Textbook Marketing Framework:

Standard text book marketing framework is of 4Ps; product, price place and promotion.

As it is undoubtedly true that a owner/entrepreneur will adapt this concept as per the suitability to his business situation. Since SMEs have limited resources, they will always be pragmatic and practical in their marketing activities and will not do anything which is not

relevant to the way they do business.

As the conventional textbooks describe that marketing planning process is a complex and comprehensive process that involves extensive evaluation of external as well as internal environmental factors.

Though the concept itself sounds good, however most of the entrepreneurs/ owners/ managers will minimize comprehensiveness and complexity of the concept to fit their own situation. Such marketing planning relevant and compatible with the SMEs circumstances is known as implicit marketing planning. Carson (1993) observes that doesn't at all adhere to formal sequential textbook framework, rather it is implicitly informal, intuitive and generally reflects the inherent characteristics of SME and entrepreneur.

ii). Network Marketing:

Networking is a skill or competency which is natural as well as acquired and it can be proactive and passive depending upon the task. Networking performed by SMEs is haphazard, disjointed, opportunistic and spontaneous and consists of one to one interaction. Gilmore and Carson (1999) write that networking can be likened to a cloud, when observed. It can be seen but it is difficult to make tangible contact with all its dimensions. It will appear to be in constant flux but at the same time it is always recognizable.

Almost all entrepreneurs/owners/managers do networking in some form or other because it is an integral part of business, it does not have to be constructed, nor is a task to be completed. Since SMEs are always close to their customers, they can do relationship marketing and communication more importantly.

Thus, the successful SME marketing which can largely be contributed by networking together with appropriate competencies representing core essence of SME marketing having significant impact upon marketing activities.

iii). Innovative Marketing:

As the term ‘innovative marketing’ is quite wider than the term ‘product innovation’, so it is not simply focused on product innovation, rather it covers the entire spectrum of marketing activities within an SME.

Innovative marketing is led by several inherent characteristics and limitations such as inability to afford comprehensive and expensive marketing programmes.

Therefore, due to the resource constraints entrepreneurs/owners/ managers need to be innovative in how they do marketing. They have to think innovative ways to present their products/services, to create added value within the scope to deliver goods/services and overall services.

iv) Competency Marketing:

Competency marketing is the marketing by using inherent and learned skills (competencies). This is widely recognized that marketing decisions are usually inseparable from any other decision in SMEs. Since some entrepreneurs/ owners/ managers bring technical competencies, other bring financial competencies, still others bring other new competencies, so most of them may not have enough marketing competencies to make marketing decisions.

However, doing business is considered a primary competency among all as it is manifestation of a range of competencies coming together as contributors of decision making.

Gilmore and Carson (1996) observe that much has been written about management and decision making competencies, as many as several hundred of such competencies have been identified.

Jimmy Hill (2001) in his empirical work ‘A multidimensional study of the key determinations of effective SME marketing activity’ identified three competency levels presented in the Table 5 given below.

Table 5: Competency Levels proposed by Hill (2001)

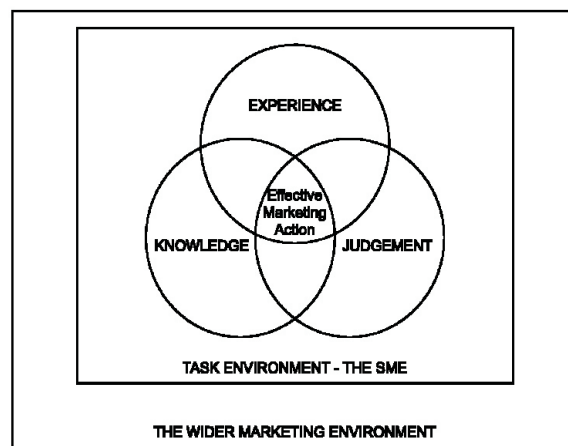
Level 1: Foundation	Level 2: Transitional	Level 3: Marketing in practice	
		Relational communication	Commitment
Experience Knowledge Communication Judgement Intuition	Vision Opportunity focus Relational communication Commitment	Personality Relationship building People skills Internal communication Trust Approachability Listening skills Adaptability Empathy Honesty	Motivation Ambition Achievement Enthusiasm Confidence Aggression

Source: ‘International Journal of Entrepreneurial Behaviour & Research’, 2001.

For the time, the framework of various levels of competencies has been presented by Jimmy Hill. This framework shows that level-1 competencies are core/strategic competencies and the level-2 competencies are transitional or linking competences that enable effective marketing to be filtered through operational competencies at level-3.

Jimmy Hill presented a model of marketing competency inseparability about competencies at level-1 (foundation/competencies) actually interact in relation to the resolution of specific marketing problems.

Fig.No.3: A model of marketing competency inseparable



Source: 'International Journal of Entrepreneurial Behaviour & Research', Vol. 7 No. 6, 2001.

The above figure shows the interaction aspect of level-1 competencies viz. experience, knowledge and judgment. This shows the inseparability of competencies that actually results in effective marketing performance as against to acknowledging the possession of any one marketing competency.

Carson and Gilmore (2000) also focus upon one of the most significant core competency concept for SMEs is that of experimental learning. This concept involves four significant marketing competencies: experience, knowledge, communication, and judgment.

Thus according to Carson and Gilmore, experimental learning is learning acquired through experience and developed as an accumulation of knowledge and experience build upon and from communication and judgment.

So, this is learning that every entrepreneur/owner/manager will acquire over time and substantially strengthen the effectiveness of SME marketing.

v) Marketing-in-context

Out of the four dimensions of SME marketing described earlier, the three (network marketing, competency marketing and innovative marketing) will be used inherently to contribute the fourth dimension of adapting marketing tools suitable to unique characteristics of SMEs and addressing key marketing issues. This can precisely be called 'marketing-in-context' for SMEs.

There may be two or more groupings of characteristics which impact upon the marketing activity performed in most of the marketing-in-context situation (shown in fig-1), however all characteristics will not have impact upon marketing in the same degree or in the same way.

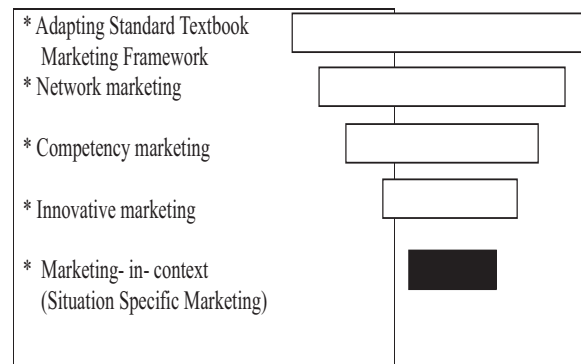
The marketing-in-context is determined by building a process of marketing towards context specific to a particular situation. The general marketing concepts, theories and techniques are firstly illustrated.

Then, the two fundamental pre-requisites of SME marketing viz., stage of SME life cycle development and Norms of industry are applied.

At the next level, the inherent characteristics of SMEs such as resource constraints and size of impact etc. are considered. This stage has great impact on nature and scope of marketing reducing to the feasibility.

All the levels of marketing-in-context having impact on SME marketing discussed above can be applied easily in the following way:

Fig. No. 4: Application of components of the Conceptual SME Marketing Model



Source: 'Journal of Marketing- Theory & Practice'

The above figure shows 'filtering' process to get marketing activity specific to a firm in specific situation. This is so unique to an SME, that another SME being a close competitor to it may perform but will not have similar outcomes.

This shows that the purpose of marketing-in-context is to determine the unique marketing in context which differentiates it from competitors and is the most appropriate for it to perform.

2.2. A Holistic Model of SME Marketing: Proposed by Jimmy Hill:

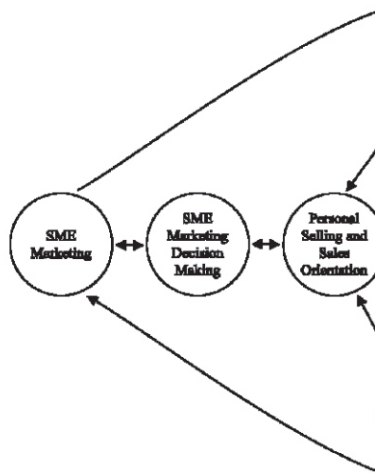
A holistic model of SME marketing was developed by Jimmy Hill which brings together the key determinants of SME marketing as identified in his research. It is such an integrated SME marketing model where each component element impacts upon and is impacted upon by

other elements. This model shows how SME marketing is determined by core or fundamental spectrum of marketing competencies. This core competency spectrum is largely determined by strong sales and personal selling orientation of such companies.

Sales and marketing, in particular, are characterized by marketing competencies of level-3 which is result of the presence of 'relational communication' and 'commitment' (level-2 transitional competencies). The competencies of level-2 and level-3 result in effective personal contact networking. Both, effective selling orientation and sales competencies depend on effective networking.

The strong sales orientation is possible only when the marketing decision making behavior of SMEs tends to be operational.

Fig. No. 5: A Holistic Model of SME Marketing



Source: 'International Journal of Entrepreneurial Behaviour & Research', 2001

The strong sales orientation determines marketing competencies of level-2 and level-3 which in turn determine the spectrum of the SME marketing competencies. Here, we can see that sales orientation as a key determinant of SME marketing is also incorporated in this model. This is how we can see that all the elements of the model are interdependent in every way and in

some way each element assists to decide the character of the other element. Moreover the model being an integrated whole, no point can be called the starting point. In this model, all of the elements are viewed equally important to fully understand the character of SME marketing and thereby, this model is called a holistic model. This model is neither reflection of conventional marketing nor extremely entrepreneurial, rather incorporates an optimum balance of the two. Thus it can rightly be said that this holistic model is in itself a major contribution to the theory.

3. Conclusion:

The paper tries to give the theoretical framework of SME marketing in context with the various competencies SMEs do have. Moreover it throws light upon the conceptual aspects of the two models of SME marketing devised by Carson & Gilmore and Jimmy Hill, however it fails to put forth any evidence of these models successful implementation on practical ground i.e. industry. So there is an urgent need to get these models tested in reality and monitor their success, then only the purpose of academic contribution to SME marketing will succeed.

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AUTHOR'S PROFILE



I am **Prabhat Dwivedi**. I am an Assistant

Professor in MBA Department in Science and Technology Entrepreneurs' Park, Harcourt Butler Technological Institute, Kanpur, UP. I am 35 years old now. I am having two years of industry experience and seven years of teaching experience. I have submitted my thesis of Doctor of Philosophy (D. Phil) in July 2011 in Department of Commerce and Business Administration, University of Allahabad, UP. I did my MBA(Full Time) programme in 2001 from MJP Rohilkhand University, Bareilly, UP. I did my B.SC.(PCM) in 1997 from CSJM University, Kanpur, UP. As far as my research work is concerned, I have 5 International papers along with 21 National papers published in various reputed National and international journals. Five more papers are in pipeline. I have attended more than 60 National/ International Seminars/ Conferences/ Workshops.