

**Crowdsourcing as a Support Mechanism for Small and Medium-Sized
Enterprises: a Case Study in Haiti**

by

METELLUS Ralph Sander

52115010

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List of abbreviations

ACME	Association pour la Coopération avec la Micro Entreprise
BRH	Bank of the Republic of Haiti
HTG	Haitian Gourdes
IADB	Inter-American development bank
INAGHEI	Institut National d'Administration, de Gestion et des Hautes Études Internationales
MCN	Micro Crédit National
MFI	Microfinance institutions
OECD	Organization for economic co-operation and development
SOGESOL	Groupe Sogébank spécialisée dans le micro crédit
SME	Small and medium sized enterprises
USAID	United States international Aid for development

Declaration of Originality

I, Ralph Sander METELLUS, hereby declare that the contents of this Master Thesis are original and true, and have not been submitted at any other university or educational institution for the award of degree or diploma.

All the information derived from other published or unpublished sources has been cited and acknowledged appropriately

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ABSTRACT

Small and medium-sized enterprises (SMEs) constitute a crucial and dynamic growth source for both developed and emerging economies. They provide from 60 to 70 percent of job creation and represent about 97 percent of firms according to OECD (2007) (Laghzaoui, 2011). Crowdsourcing as an innovative concept and technic for business, has been gaining substantial attention in developed and emerging economy by both large firms and SMEs (HOWE, 2006). Haiti's current economic situation shows that SMEs could be a self-sufficient business sector that can boost an economy in times of crisis and financial slump. This study aims at exploring the concept of crowdsourcing and study the possibility of utilizing it as a support mechanism to contribute in the economic development of SMEs in Haiti. Literature review on the use of specific, targeted crowd has been consulted along with the implementation of crowdsourcing initiatives for SMEs in developing countries. Haiti aims at becoming an emerging economy by 2030 and SMEs are considered as the corner-stone of the Haitian economy. The objective of the study is to come up with a working model of crowdsourcing implementation process for SMEs in Haiti through the engagement of a specific crowd.

Mixed method was adopted for this study by using questionnaire survey and partial interview with 84 respondents among the diaspora community of Haiti (in USA, Canada and France) along with 30 SMEs in Haiti. Analysis of data has been performed by non-parametric test, Kruskal-wallis and chi-square analysis in SPSS.

The result and findings suggest that the process of crowdsourcing initiatives for supporting SMEs in Haiti with the targeted crowd, should be done through an intermediation crowdsourcing platform which can gain the trust of the users and which can provide satisfaction, recognition and in some case non-financial rewards as incentives to the crowd. In regards to the types of resources; funding should be from \$15 to \$25 per crowdsourcer in term of crowdfunding, and knowledge, ideas, expertise in term of crowdsupport. The proposed model in this study provides the channel structure from which the process can be implemented.

Key words: Crowdsourcing, participation, support mechanism, small and medium-sized enterprises, Haiti.

CHAPTER 1

INTRODUCTION

This chapter encompasses the research background which explains the reason why Haiti has been selected as the subject location of the study. Followed by the problem discussion which covers the major points pertaining the challenges encountered by SMEs in Haiti and a situational perspective of crowdsourcing initiatives for their needs. A research question is formulated from the essence of the problem discussion, to be answered at the end of the study. Besides, this chapter includes an elucidation of the study aim and the delimitations of the research.

1.1 Background

Seeking for indispensable resources from the general public has been one of the substantial and imperative strategies for businesses as always. However, study the possibilities of realizing projects by using the power of the crowd has never been envisioned until the recent outstanding attention given to the concept crowdsourcing. This latter technic has been then used by many researchers and strategized by international companies around the world especially in developed countries; such as Kickstarter, Threadless, and Kiva.com and so on (HOWE, 2006). In addition, this concept has spread over companies operating in developing countries as well, where the implementation is quite surprisingly successful.

The concept crowdsourcing has been coined for the first time by Jeff Howe in 2006. According to some scholars this term is not really new, since it had been used in Europe in

18th century especially by the British for problem solving strategy. Where ideas had been outsourced from the public to calculate “the longitude problem” in 1714. And also used in France, 1783 by French Academy of Sciences which had outsourced a scientific formula from a crowd of scientists for some incentives, in order to find out the most economical and simplest method of decomposing the salt of the sea and secure the alkali from it (Kiefer, 2002).

Many other companies had referred to crowdsourcing technics or initiatives in the past to improve a process or innovate a product. For instance, Toyota had outsourced creative ideas through a design logo competition for the current logo it has today back in 1936 (Axfjord & Schnitzer , 2015).

Crowdsourcing technics have been used as well by many small innovative companies in search for resources for business expansion or for the realization of specific projects. However these technics were mostly implemented in the developed countries, especially in North America, where the basis view was mainly focus on open innovation. The model of crowdsourcing initiatives which have been used in developing countries such as in the Americas and the Caribbean, where mainly focused on problem solving strategies related to natural disaster or crisis responds initiatives. Crowdsourcing is not only exclusive for business purposes though. Many non-profit organizations have adopted crowdsourcing as an effective model for problem-solving (Brabham, 2011).

As a matter of fact, many of the tentative crowdsourcing initiatives done by non-profit organizations in low income developing countries, had especially sought to outsource

information crisis and financial resources for disaster relief. Thus far, by consulting previous research pertaining some types of initiatives in Haiti particularly in the SMEs business sector, there is none existence of such initiatives to support SMEs development as a complementary mechanism to those provided by financial institutions and lack of research concerning crowdsourcing initiatives and the possibility to explore and implement the concept as a support mechanism for small and medium sized enterprises in Haiti. So exploring the crowdsourcing concept may foster the possibility to envision new channel to obtain resources for SMEs in Haiti?

1.2 Problem discussion

The Haitian current economic situation demonstrates that small and medium-sized enterprises could be self-sufficient business sector that can help boost an economy in time of crisis. Unfortunately, due to bad financial history with limited capital and lack of finance access and especially sustainable support, this sector has low business growth. Microfinance is considered as one of the funding solutions to them. According to the Inter-American Development Bank (IADB) in 2014, Haiti's Small and medium-sized enterprises (SMEs) are roughly estimated over 10,000 that have from 10 to 50 employees. As of 2013, Micro-enterprises with less than 10 employees are approximately 375, 000 mostly informal (Rock, 2013).

SMEs are positioned in a disadvantageous situation due to modern competition from especially larger companies. In addition, in Haiti most SMEs, specially the agricultural

SMEs are doing their business in traditional ways, including marketing process and production operation. Most of the Haitian SMEs are informal and do not register for tax payment due to non-economic standardization, and formal contract and they are not covered legally by governmental or local official agencies. Those SMEs operating informally do not benefit the whole country economic development. According to Haiti's Finance Minister, Wilson Laleau in 2013 "By increasing revenues from taxes the Haitian government and financial institutions could support SMEs by allocating resources necessary for those businesses to improve goods and service quality toward more value creation" (Michel, 2015).

The SMEs sector in Haiti is still economically weak with non-regulated business practices and procedures based on traditional methods. Other research points the relevance of such ideas, where (Pharel, 2013) states that: "micro enterprises impact the economy according to their size so that job and wealth creation are far from being relevant. Thus, invest in their development with support of what they need in term of resources will expand the business sector within which they operate".

According to (Jean-Robert, 2009) SMEs in Haiti, in general are encountering two major problems: financial and non-financial (management and administrative skills).

A. The financial problems encompass the following points:

- a. Difficulties in finance access
- b. No organized strategy to fund SMEs
- c. Lack of financial institutions in most areas.

- d. Interest loans is too high and not affordable for most of them
- e. Due to weak management capability many SMEs are not affiliated to financial institutions

B. The non-financial problems consist of the following points:

- a. Lack of technological education and adequate training
- b. Limited resources and business opportunities
- c. No sustainable dynamic initiatives to support them

1.3 Research question

The slow moving economic situation of the SMEs sector in Haiti in term of financial performance and economic contribution, leads to some questions whether the financial support mechanism used by financial institutions has a role in the lack of financial advancement and economic growth of SMEs. How other support mechanisms can be implemented as complementary financial tunnel to contribute in the economic development of SMEs in Haiti, especially the informal ones? Upon such background, one question was proposed in order to study the possibility of finding a solution to these problems:

RQ: What is the process of implementing crowdsourcing initiatives in a developing country like Haiti?

1.4 Purpose of the study

The research aims at studying the concept of crowdsourcing and examine how it can be exploited as a support mechanism which can boost the economic development of SMEs in Haiti. In order to respond our question, a descriptive method approach has been applied.

The findings of the study will try to bring practical strategies on the way SMEs in Haiti could outsource (funds, knowledge, ideas, experience and expertise) from a defined crowd through a crowdsourcing platforms intermediation in order to survive in business, with less managerial difficulties and toward possible financial access. In Addition the findings will try to propose a crowdsourcing model as a support mechanism structure for SMEs in Haiti.

In essence, the study is supposed to help subsidizing SMEs by getting the targeted crowd understand the need for their minimum contribution in term of Knowledge, expertise and finance toward the achievement of such project.

CHAPTER 2

CROWDSOURCING INITIATIVES IN SME PERSPECTIVE

2.1. Crowdsourcing process

Profitability in a global economic perspective and competitive view, can be maintained, where companies have to outsource from other sources on both domestic and global scale, parts of their operational resources; in order to obtain efficient administrative and productive outcome (Frost & Dawar, 2013). According to (Aasim Munir Dad & Zafar Iqbal, 2013) “Outsourcing refers to the practice of transferring activities traditionally done within a firm, to third party providers within the country or “off-shore” [in (Sen and Shiel, 2006)].

Competitively, the scope of outsourcing on global and domestic scale allows to view the concept crowdsourcing as new; while it is actually not really a new concept. It has previously been used and concentrated on different business areas such as asset-based services, warehouses, and transportation services. Besides, outsourcing nowadays refers therefore, to customer focus areas and value creation strategy. According to (Leavy, 2004) [cited in, (Aasim Munir Dad & Zafar Iqbal, 2013)]: “Outsourcing focus strategy enables companies to concentrate on their core competencies and then the companies can outsource their non-core competencies”.

While focusing on core competences and all other activities are being outsourced to build and retain competitiveness; outsourcing is one of the most important and innovative

managerial trends. According to (Cui & Hertz, 2011) [cited in (Axfjord & Schnitzer , 2015)] the efficiency and the effectiveness of global network can be importantly increased by growing outsourcing capabilities from a supply chain and logistic point of view particularly. Technology endorse individuals and small companies to connect the world's 'knowledge pool' pertaining the complexity and challenges (Axfjord & Schnitzer , 2015).

Nowadays scholars are giving substantial attention to the growth and to the process of Web 2.0 technologies due to its various results in term of sociotechnical systems. Crowdsourcing is one of these innovative concepts that is widely attracting attention of scholars and due to its wide application in practice and outstanding outcomes and it's still in its undergoing constant evolution (Estelle's-Arolas & González-Ladrón-de-Guevara, 2012).

2.1.1 Basic procedure

The relationship explained as the processes and the actions involved between assigner, intermediation platform and provider in the research, is the basic and primary procedure of crowdsourcing (Yuxiang & Qinghua , 2012).

The submission of tasks is the first action taken between assigner and the platform. Second one is validation, which encompasses the evaluation of responses gathered and selection of the best tasks of the chosen submissions to be offered; in case the crowdsourcing initiatives offer rewards.

In addition, the rules are set by the intermediation platform, along with the delimitations of the process, which is the platform responsibility. So, the indication of functionalities is

done by the collaborative actions between the platform and the provider, meaning the intermediation platform provides customization. So, in order to get the crowd attracted, incentives are provided for participation: this step is called push and pull.

Participation in this context includes feedback in term of ideas and solutions generation and also involves actions taken by people to respond to the tasks provided through the platform by the assigner. Besides, as illustrated below in **figure 1**, the assigner may facilitate the process to some extent by contacting the providers directly without using the channel of the intermediation platform. For instance in case of sharing information or pertaining crucial inquiries.

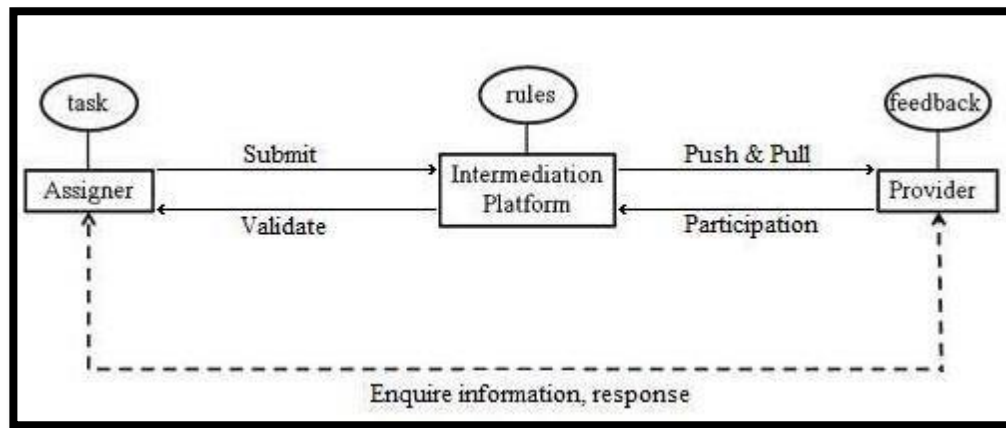


Figure 1-Crowdsourcing process basis

Source: version based on (Axford & Schnitzer , 2015)

Hence, it is imperative that the role of the actors to be clarified, their respective tasks, the incentives and the intermediation platform in use.

2.1.2. Actors

A group of individuals characterized by number, heterogeneity, knowledge and abilities whom define the crowd; which in fact the requirement of a specific crowdsourcing activities set them together (Estelle's-Arolas & González-Ladrón-de-Guevara, 2012). The type of people concerned are important and gathered by means of an open call. According to some researchers, avoid limiting the call to preselected candidates or experts, is crucial in the process. While limit the call to a defined group needs to be strategized properly and carefully. The core group may consist of amateurs such as students, researchers etc.

The number of people involved, consisted of tremendous group of individuals who do not necessarily need to have relation even if it can be possible they share some specific and common values like, knowledge, goals etc. The type of crowdsourcing initiatives can define the type of crowd to make it successful. From heterogeneous crowd to homogeneous crowd, the benefit of the initiatives depends on the information available to drive to the crowd. According to (Estelle's-Arolas & González-Ladrón-de-Guevara, 2012) in many cases, companies can be the initiators of the crowdsourcing initiatives as well as public organizations, individuals, agencies, private institutions, and any given entity which “Mean to carry out such creative initiative.”

2.1.3 Tasks

According to (Estellés-Arolas , 2016) the tasks to be done are scaled from routine to more complicated, from creative tasks to more innovative related ones. Other researchers follow

up by emphasizing the possibility to divide the tasks into lower-level based on the degree of complexity of the problem. In that case if the tasks have to be done by the member of the crowd; the crowdsourcing platform could also execute pre-tasks towards indirect results.

The implications of these tasks are considered as voluntary contribution of works, knowledge, expertise, and experience in case of general crowdsourcing initiatives. Besides, it can be financial resources obtained from some individuals as well (Estelle´s-Arolas & González-Ladrón-de-Guevara, 2012).

2.1.4. Incentivizing the crowd

The essential pre-requisite for any crowdsourcing initiative is participation. The level of commitment of the crowd and the number of contributors in the initiatives are driven by the structure of the platform incentives and the types of tasks involved. So, keeping the crowd incentivized in order to shape them towards success of the project, is one of the main mechanisms to be adopted (Simperl E., 2015). A reward for participation can be offered in the form of monetary compensation. Along with, satisfactions, social recognition, self-esteem or skills development are among other type of incentives which can be offered since it does not have to be only economic or monetary compensations (Estelle´s-Arolas & González-Ladrón-de-Guevara, 2012).

According to (Stewart et al. 2009) [cited in (Axfjord & Schnitzer , 2015)] “the most favorable condition for the crowdsourcing initiator would be that the reward is not material,

but rather that the motivation for participation is driven by interest, commitment and passion for the initiatives”.

2.1.5. Platforms as intermediation

According to (Derham, Cragg, & Morrish, 2011), businesses use social media for various functions such as marketing, design and development of products and so on. And with the evolution of web.2.0, companies are able to reach large workforces online.

“As the name suggests, the rise of the Web, smart phones, and affordable wireless sensors meant that organizations interested in crowdsourcing could easily reach out to a global pool of resources, skills, and creativity, readily available at almost any time of the day at the click of a button” (Simperl E., 2015).

The crowdsourcing can be evaluated by other ways, such as external specialized platforms, where a link is built between providers and assigners (Yuxiang & Qinghua , 2012). In addition, public discussion and solution development networks can be provided by the platforms.

2.2. Crowdsourcing advantages and disadvantages

The efficiency of the crowdsourcing activities depends on the participation of the right crowd, since it involves both advantages and disadvantages according to (Patrick Meir, 2011) [in, (Yuxiang & Qinghua , 2012)].

Compared to traditional business strategies, crowdsourcing is often perceived as more affordable and more effective. Information tend to be shared quicker and more effectively processed towards high speed responds and results oriented. In general crowdsourcing is cost effective and the amount of money involved can vary from micro payments to several millions depending upon the type of crowdsourcing initiative (Greengard, 2011) [in, (Yuxiang & Qinghua , 2012)].

The positive impact of crowdsourcing is that it can benefit participants and contributors through network effect achievement. Complexity of tasks are envisioned as easily solvable. Different solutions can be provided for various problems through the open call from a great number of skilled individuals addressed (HOWE, 2006).

The criteria to be used for evaluating the results have to do with how you approach, foster tradeoff and emphasize on quality. This latter has a fundamental role in the expectations of the proposed solutions and also refers to originality (Schenk & Guittard, 2012).

Wilggins and Crowston in their study on crowdsourcing, outlines the issue of information overload which crowdsourcing can lead to. Thus, the qualification of solutions can be challenging to identify, since the evaluation process may happen to evolve problems (Wiggins & Crowston, 2011).

Some companies highlight on how expensive and unrealizable the materialization of the concept can be. Because even companies that have been successful in the use of the concept, emphasize on the dark side of it. There are unsuitable data and misinterpretations

of observations as participation is opened to everybody. Besides, there are issues of unreliable sources of information which create a concern on how accurate the data are. As a matter of fact, limit or restrict participation will not solve the problem as it can be disruptive to the aim of the crowdsourcing activities. Since errors and inaccuracies are possible (Maythm & Fairbairn, 2010).

Apart from evaluation of solutions quality studied by other researchers, according to the study of (Schenk & Guittard, 2012) at the same time crowdsourcing can be considered as a success factor, it can also be viewed as a risk factor for companies. Especially those which rely on an intermediate platform as a third party so that they are reliant on the decisions of the platform.

Companies can either choose to use an intermediate crowdsourcing platform or develop their own; in terms of usage of technology. According to (Vukovic, 2009) [cited in (Axfjord & Schnitzer , 2015)], “most of the existing crowdsourcing systems do not facilitate the dynamic formation of reaching a team of globally located individuals. In fact, there is a lack of flexible, proactive team discovery and building mechanisms, as well as a comprehensive set of tools and computational services for the crowd to take part in problem-solving”.

Advantages

Disadvantages

Positive network effect	Information overload
Complex tasks can be solved	Unreliable, Concerns in accuracy of data
High speed responses	Risk factor <ul style="list-style-type: none">• Dependence on platform• Competitive risk
Range of solutions	
Speed of information sharing	
Relatively low cost	

Table 1 – Advantages and Disadvantages of crowdsourcing

Source: (Axfjord & Schnitzer, 2015)

2.3. Types of Crowdsourcing initiatives

There are different classifications or types of crowdsourcing initiatives. Some researchers analyze different types of crowdsourcing pioneers in order to come up with an integrated typology (Enrique & González-Ladrón-de-Guevara, 2012). In fact, Enrique Estelles developed with co-author, the following typology:

- a) Crowdcasting: A problem or a task is proposed by an individual, a company or organizations operating in this type of crowdsourcing initiatives, to the crowd. This latter will be rewarded for the best solutions according to whom solves it first. Such initiatives has been a success for *Innocentive* with the proposal of tasks of \$10,000

award for the development of a treatment to reduce the friction coefficient in metal parts made of stainless steel. So the crowd provides expertise by solving the problem (Doan et al., 2011).

b) Crowdcollaboration: In this type, the company which initiates the process keeps out and then fosters proactive communication between the individuals within the crowd. So, knowledge to problem solving and ideas collaboratively proposed by individuals as contribution without any financial reward (Doan et al., 2011). From this type, two (2) subtypes evolve:

1. *Crowdstorming*: brainstorming sessions happen online, in which proposition of ideas is provided to the crowd to get involved with feedback and votes.

Ideajam is a relevant example of this type.

2. *Crowsupport*: In this type, the questions or problems of others are solved by the users themselves, without obligation to go after sales services. The fact that the Crowsupport attempts to provide direct help rather than just voting shows difference with Crowdstorming. The perfect example of this type is

Getsatisfaction.

c) Crowdcontent: In this type, in order for the crowd to create or find contents of diverse kinds, they use their knowledge and labor as tasks (Doan et al., 2011). Crowdcontent is not a competition contrary to Crowdcasting. It is a process done by all participant, from individual work to participative come-together towards great outcomes at the end. It has three (3) different subtypes:

1. *Crowdproduction*: Contents are created by the crowd similar to those created when translating little fragments of text or tagging images in some tasks. An example was proposed by Amazon Mechanical Turk.
 2. *Crowdsearching*: Available contents in the web are searched by the participants with same objective. Some projects based tasks are involved, like the Peer to Patent Review. Some other smaller tasks can be proposed like in Amazon Mechanic Turk, findings certain kinds of useful mails of enterprises.
 3. *Crowdanalyzing*: Similar to Crowdsearch. But done without internet text documents search. Instead the search is done by analyzing images and videos. Two perfect examples are istockphoto and especially stardust@home, where Stardust spaceship analyzing 3D images can be searched by anyone.
- d) **Crowdfunding**: In this type, funding is sought from the crowd by an individual, organization or company for some reward exchange. Example is Kiva which seeks funding to support micro enterprises.
- e) **Crowdopinion**: This type allows to hear opinions about topic and product from users. So, any registered user on clothes shop like Modcloth can review upcoming products and obtaining information about their prospective market acceptance. Sometimes, according to (Doan et al., 2011) the view of the user can be expressed by selling shares linked to a presidential election result but not through votes. Thus

far, specialized platforms called “online prediction markets” use crowdvoting as basis for this Crowdropinion initiatives. A pragmatic example is Inkling Markets.

Some additional types of crowdsourcing are proposed by many other researchers, such as Crowdcreation, Crowdwisdom. These are mostly viewed as a common type of crowdsourcing which go from expanding new product, service features, to extending Company knowledge internally and externally. There are close in practice to Crowdropinion where opinions, ideas are provided by the crowd towards product or services improvement for value creations (Sloane, 2011).

2.4 Small and medium sized enterprises (SMEs)

They are no formal, general historical classification of the concept SME, despite their activities refer to long time ago. According to (Peterson, 1977) the concept SME is as old as the study of economy. In France, for instance this term had first been used officially in 1946 at the creation of the General Confederation of small and medium sized-enterprises of France (CGPME).

In the literature of economic sciences, they are no classical definition of SMEs. Nevertheless, the term is defined in accordance to the need of local governmental plans or according to the field of study of a researcher or to an economy.

In fact many definitions are proposed in the dominant context. Most of these definitions are based on number of employee’s criteria, turnover or balance sheet. Thus, in Canada, small enterprises are those which possess and are managed independently and have less than 300

employees (Olivieri, 2003). Besides, (Pierre-André & Marchesnay, 1988) define SME as all enterprises financially independent, operating in primary sector, manufacturing or services and the executive functions involved from one (1) to three (3) people in general self-proprietorship. They are characterized by the concentration of management, weak work expertise, decision making process are functioned to intuition, simple internal and external information system, seeking of stable environment and irrelevant corporate culture. According to (Gibson & H. J. van der Vaartindeed, 2008) “An SME is a formal enterprise with annual turnover, in U.S. dollar terms, of between 10 and 1000 times the mean per capita gross national income, at purchasing power parity, of the country in which it operates.”

In the atelier of Ouagadougou in 1997, SME was classified in Burkina Faso according to the criteria related to: nature of activities, environment, and barriers to entry and potential to expansion. So, small enterprises are then described as those where entrepreneurs' behavior are related to acquisition of subsistence income and not having particular competences and are self-employed and operate informally. The possibility to survive in the business is weak and these firms are owned mostly by women. For the medium one, the owners have entrepreneurial behavior with short or long term vision. They have technical and managerial capacities, and greater chance to survive and expand (Murengezi, 2008).

In fact, many criteria are usually used to describe SMEs. Therefore, all these definitions are adopted in need, whether by World Bank, IADB or USAID-Haiti, EU or atelier of Ouagadougou.

2.5 Financial environment of SMEs sector in Haiti.

In Haiti, the literature review has no official definition of the concept SME. Several definitions are used based on certain interest or focus. The criteria adopted by Haitian economists according to Yves Michel B. Canal, from the Ministry of economy and industry of Haiti, in 2010 made a classification of SMEs by employees:

Classification as follow so that:

- Micro-enterprises are those firms which have from one (1) to five (5) employees
- Small enterprises, those which have from six (6) to nine (9) employees, and
- Medium enterprises: from ten (10) to fifty (50) employees.

This classification was focused on the ideas that SMEs in Haiti could play a fundamental role in job creation and economic dynamism (ABRAHAM, 2006).

Another classification is proposed by Edouard Clement, president of the board of accredited accountant of Haiti 2012: Micro-enterprises are those enterprises having up to four (4) employees. Small enterprises are those having five (5) to nineteen (19) employees; and medium sized one are those having twenty (20) to four hundred (400) employees and then large companies can have a number superior to four hundred (400) employees (ABRAHAM, 2006).

Moreover, another classification based on employees number and turnover was proposed by Yves Clément Jumelle:

- Micro-enterprises are those comprise from one (1) to ten (10) employees with annual turnover up to 500 000 HTG
- Small enterprises: from ten (10) to twenty (20) employees with turnover comprised between 500 000 to 5 000 000 HTG
- And medium sized: more than twenty employees with a turnover superior to 5 000 000 gourdes (Clément , 2000).

A more exhaustive classification based on size, number of employees, turnover and capital invested has been proposed by IHSI. It's a combination of all tentative classification which requires further adjustment for this business sector in Haiti according to many researchers.

Size	Number of employees	Turnover in HTG	Capital invested
Micro	1 – 4	50 001 – 500 000	5 001 – 100 000
Small	5 – 25	501 000 – 5 000 000	100 000 – 500 000
Upper Small	26 – 50	5 000 000 – 20 000 000	500 000 – 2 000 000
Medium	51 – 300	20 000 000 – 100 000 000	2 000 000 – 10 000 000
Large	300 and more	More than 100 000 000	More than 10 000 000

Table 2- Classification of SMEs

Sources: *Journal Le Nouvelliste*, (ABRAHAM, 2006)

This classification had been considered taking into account informal and formal private enterprises. In fact, in Haiti, according to (ABRAHAM, 2006) 9 enterprises out of 10 are

informal and operating as small and mediums sized enterprises due to non-registration to governmental institution. And this classification does not reflect the reality of so many informal enterprises creating a shadow economy. These enterprises operate in various business areas such as: furniture, shoes, leather, sewing, mine, construction, crafting, agro-business, assembly, manufacturing and so on. Which do not really meet the criteria in the classification due to economic constraints disturbances in Haiti (ABRAHAM, 2006).

The below table provides a classification of formal and informal SME in number and job creation in percentage

Size	Number in percentage	Job creation in percentage
Large	7%	30%
Medium	35%	53%
Micro-Small	58%	17%

Table 3-Formal and informal SME in number and job creation in percentage

Source: (ABRAHAM, 2006)

Illustration of Formal and informal SME in number and job creation in percentage in bar graph below.

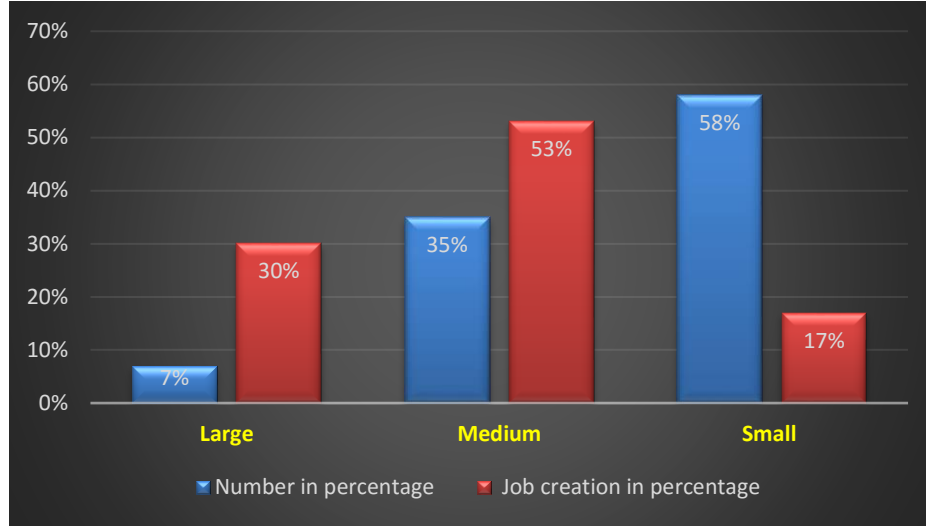


Figure 2-Bar graph of SME in number and job creation
 Sources: Institute of Haiti of statistics and information (IHSI) survey EBCM 99-00 (ABRAHAM, 2006).

The environment in which SMEs in Haiti operate, is structured by the financial system established by commercial banks, financial agencies and micro-finance institutions. It is monitored and parented by the central bank of Haiti (B.R.H). As a matter of fact, the financial root from which SMEs in Haiti are subsidized is based on indirect finance root: where financial banks receive money from depositors (Households) and firms borrow from banks in the form of loans according to the actual interest rate. However, these financing practices go well and benefit mostly larger companies which are involved in innovation and which have established a brand impact and carry already a long financial history within the economy. Small firms are more likely to be excluded towards finding capital from financial institutions. Which makes the economic reality of these small businesses insolvent towards maximizing profit (Dieudonné, 2012).

2.5.1 Financial structure and banking system in Haiti

The financial structure in Haiti is characterized by an unstandardized indirect finance root. Where the funds or loans firms granted come from the deposits of household in commercial banks. As is it simply illustrated by (Pharel, 2013).

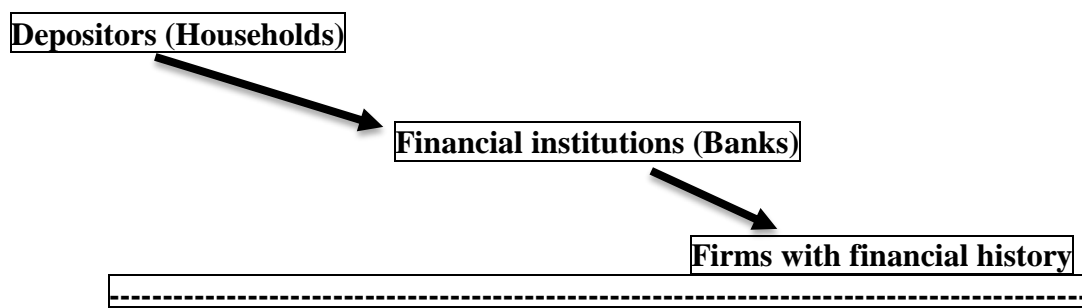


Table 4- Financial and Banking

Source: researcher illustration, 2016

A large segment of the Haitian economy is constituted by small and medium sized enterprises subsidized by commercial banks (Pharel, 2013). This business sector provides approximately 80% of employment which encompasses the key segment of the economy, which are: trading, manufacturing, services, agri-business, and tourism. Despite their tremendous contribution in job and wealth creation in the country, SMEs in Haiti encountering many economic constraints related to the aforementioned issues studying in this research.

The Haitian banking system is composed of one (1) central bank, two (2) commercial banks which belong to the Haitian government, eight (8) owned by investors from the private

sector, one (1) development bank, two(2) mortgage banks, and two(2) subsidiaries of foreign banks.

The bank of the republic of Haiti (BRH), created by the law of August 17th, 1979 is a self-governing entity functioning as the central bank which regulates the entire financial system. It has a board of director composed of a governor, an assistant governor and three other executive members. The board duties have to do with:

- Political and monetary policies
- Management and administration of reserve funds
- Control of credit loans
- Issuance of currency bills, hitting coins and creation of scriptural money (checks etc.)
- Monitor and regulate the activities of commercial banks.

The banks operating in Haiti are required to carry a reserve fund in the central bank of the republic of Haiti, as safety deposit. The financial services provided by the majority of the commercial banks and subsidiaries of foreign banks, are: saving accounts, exchange of foreign currencies, long term loans provider and long term saving accounts.

These banks are especially involved in providing loans mostly to large companies. The number of loans or credit available for SMEs is monitored by subsidiaries operating as microfinance institutions under different names and different procedures.

As a matter of fact, the commercial banks tend to expect investors to adapt to their structure instead of creating an affordable system which can meet SMEs needs. Thus, the most productive SMEs sector which is the agricultural sector, is poorly subsidized by the informal credit channel. Therefore, this situation creates a major impediment for the sustainable growth of the agricultural sector because farmers do not have appropriate capital for investing in input, equipment and tools.

In addition financial institutions tend to consider every SME as incapable of providing financial statements or financial report on tax payment, which is the case of a great number of SMEs due to impediment of none formalization as formal enterprises. This incorporates inefficient and unproductive services, since the microfinance institutions would not lend the required amount SMEs do need; and they are subjected to high interest rate for the available funds. Sometimes, an unstable rate which can reach 5% monthly and up to an average of 36% annually according to USAID. Along with special loans opportunities from peer-to-peer lenders which can reach a minimum average rate of 30% annually.

The Industrial development fund (FDI-Haiti) is a good opportunity that the BRH has in order to offer financial and technical support to start-up enterprises, those in the verge of expansion or innovation. The guaranties of the FDI-Haiti are somewhat limited to an overall priority business sector which includes agri-business, food production, tourism, and handicraft. Unfortunately, the credit loans under the FDI-Haiti are only available for SMEs having the capacity to prove financial statement and tax report which are documents that

formal large companies in Haiti have. Most of the commercial banks in Haiti are financed by both BRH and FDI-Haiti (FDI-HAITI, 2016).

In fact, the commercial banks have limited credit finance activities in rural areas; the financial microfinance institutions in general provide short term loans to individual investors involving in small businesses in urban areas. Haiti commercial banks have 66% branches located in the capital (Port-au-Prince) and 34% in rural areas compare to micro-finance institutions branches, 4% in the capital and 96% in rural areas.

SOGESOL, ACME, MCN, FONKOZE are Haiti's largest microfinance institutions which provide credit loans to small enterprises and to household individual entrepreneurs throughout many branches all over the country. It mostly lends to group of women entrepreneurs. The interest rate implicated varied from 2% to 5% monthly (Cadet, 2012).

2.5.2. SMEs business sectors and their environment in Haiti

SMEs in Haiti are sub-categorized into many sectors. However, there is a greater dynamism in some specific and well defined sector, which are characterized as the cornerstones of the Haitian economic: trading, agro-industrial, crafting, manufacturing, services, IT and tourism.

2.5.3. Define SMEs in Haiti

They is no standard definition for SME in Haiti. So it's difficult to get information about the size and structure of the SME sector. BRH and other financial institutions creating

statistical information about the national economy do not provide specific data on the size of this business sector. In fact, microfinance and credit institutions do not have credit policy especially designed for them according to the economic reality in Haiti. Instead, the Haitian banks tend to rank enterprises in general in accordance to the amount of loans they want to receive.

The definition adopted is the one provided by international organizations, which is based on the number of employees along with annual turnover from the perspective of the country in which the term is implied. According to USAID, for instance, SME is defined based on size of the loan provided. For USAID-Haiti, all enterprises granted an amount from 25, 000 to 300, 000 US dollars are considered as SMEs (IADB.org).

Other difficulties to the lack of data about SMEs related to the fact that they are part of the informal sector. Most of them that are formal, do not possess record allowing to know their economic and financial activities.

Due to this lack of data, it is impossible to assess the size of the market of SME in Haiti. According to USAID in 2012, 80% of the total employment in Haiti is generated by SMEs; but their actual contribution to the country's GNP is very high.

2.5.4. Access to credit

As stated by (Andre, 2009) in his research about the situation of small businesses in Haiti, one of the major issues encountering by SMEs, is lack of access to credit (loans) for

business start-up activities or expansion. There is a certain boundary between financial institutions and SMEs which are created by an unreal or uncertain risk.

Issues of asymmetry of information exist due the obvious precaution taken by financial institutions towards firms with no financial history. The information system pertaining to credit loans is very limited, which cover only 0.7% of the population. Due to lack of management capabilities, and there are lack of private credit office or agencies in Haiti which can support SMEs in preparing financial information. And also the public archives do not collect accurate information regarding services provider or of other sources, from established financial institutions .This situations influence loans provider, commercial banks and financial institutions to overestimate the credit risk and establish regulations for credit loan procedures that are complicated or unaffordable for SMEs (Andre, 2009).

2.5.5 Constraints and challenges

The multi-dimensional economic crisis that has been existed in Haiti for the past 30 years, create the setback of many SMEs from formal to informal economic status. Some of them are at the verge of informality (ABRAHAM, 2006). The daily economic and social impediments create serious issues for SME: political instability, smuggling, lack of infrastructure, lack of electricity and network etc. In general the constraints are most related to internal and external environment of SMEs operating in trading, services, agro-business, and manufacturing.

A. Internal environment

- a. Insufficient technical information about the market for most of SMEs operating in rural areas; same situation for some in urban areas as well.
- b. Weak qualification of human resources in term of technical and managerial capabilities due to the absence of training and the lack of collaboration with other companies.
- c. The need to have rational production operation and an important necessity of standardization process, quality control, accounting, cost price and trade management.
- d. The incapacity of mass production for exportation merely in crafting sector
- e. Lack of creativity toward innovation
- f. The supply of raw materials is difficult compared to the demand
- g. Conditions for transport are horrible. Vegetables are imported from USA due to the incapacity of agro-SMEs to export. 30% to 40% of crops are lost because of lack of adequate conservation technics and unproductive transportation process.
- h. The lack of recorded financial history

B. External environment

- a. The advancement of technologies and the impact of completion from larger companies

- b. The weakness of economic structure of the country and lack of regularization of fiscal and customs laws which create a disruptive importation practices.
- c. Lack of partnership between business sector and subsidies from financial and public agencies.
- d. Lack of investment laws for SMEs
- e. The absence of small business Act to protect SMEs
- f. Limited financial intermediaries mainly characterized by concentrated banking system
- g. Haiti's rank in ease of doing business is among the worst

It is crucial to mitigate or eliminate constraints and weaknesses whether Haiti-SMEs could provide their best potential in the process of industrialization of the country. This requires strategies aimed at reinforcing micro-small firms and the development of medium sized ones by improving their operational capacities on competitive and economic perspective (IADB., 2014).

The below table provides an overview of the study done by USAID/Haiti pertaining the challenges and opportunities in access credit by SMEs in Haiti.

Challenges in Accessing Credit	Opportunities to Increase Access to Credit
Conservative nature of banks in Haiti and asymmetric information between lenders and SME borrowers. SMEs perceived by lenders to be volatile.	Develop stronger processes to analyze risk factors other than collateral; develop and market SME credit products, including seasonal loan products; and to foster outreach to SME borrowers.
Inadequate credit reference information system.	Facilitate linkages between commercial lenders in order to bolster credit history sharing. As a longer-term solution, develop a private credit bureau and/or provide assistance to the public bureau to facilitate proactive information-gathering and information-sharing.
Short tenor of debt due to short-term deposit structure.	Expand use of certificates of deposit and other longer-term deposit instruments. Enhance prudential supervision, including the creation of deposit insurance, as a means to increase confidence in such instruments. Explore development of the term life insurance market as a means to lengthen the term of money available in the financial system.
SMEs are generally unable to register their businesses due to the lengthy and centralized business registration process. Lenders therefore classify them as microenterprises, Taxes are a major obstacle to SME formalization.	Advocate with the Government of Haiti to reform the business registration process, especially Step 6. Eliminate unnecessary steps and shorten the processing time of necessary steps. Expand the process outside Port-au-Prince, at first through hand documentation and carbon copies, and later, when electricity and information technology penetration improves, through a Web-based registration portal. Alternatively, devolve registration authority to the département level. The GOH could provide a 2 year tax break for newly formalized SME. Banks should offer commercial rates much lower than microfinance loans.
SMEs lack business skills, have opaque or nonexistent financial statements and business plans, and have a limited understanding of how to market to lenders, investors, or prospective customers.	Provide BDS services to clients until the capacity of BDS providers is strengthened enough to offer consulting services to SMEs. Establish referral systems between banks and BDS providers, such as the SOFIHDES/ Soficonseils arrangement, to demonstrate profitability of lending to creditworthy SMEs.
Uncertain contracts enforcement environment and the lack of centralized collateral registries makes it difficult for lenders to recover losses in the event of loan default.	Build capacity of CCIH to offer arbitration services. Help banks incorporate arbitration clauses into loan and collateral agreement templates. Create a unified registry for movable collateral. As a longer-term solution, explore options for improved land titling, a unified registry for real property, and the introduction of title insurance.

Table 5- Challenges and opportunities in access credit by SMEs

Source: USAID/Haiti: Technical Assistance in Support of the Haiti DCA Program Haiti AMAP Final Report/ October 2007 USAID Contract GEG-I-00-02-00013-00 TO# 3/ http://pdf.usaid.gov/pdf_docs/Pdacm065.pdf

Haiti aims at becoming an emerging country by 2030 by focusing on the fund of industrial development (FDI-Haiti) only seems very difficult based on such background. Then, it's important for the government to adopt a double economic development strategy: focus on FDI and reinforce the local economy by the emergence of local investment in all sizes of firms (Morissette, 2013). The creation of the Ministry of entrepreneurial and investment is viewed by many scholars as stake of future. Strengthening SMEs in Haiti shall be a major step forward. The developing countries economy can show sustainable growth if SMEs contributions are largely productive.

From the fiscal budget 2012-2013 of Haiti, 25 million were allotted to large firms via FDI-Haiti. The financial support mechanism for SMEs require more than what that has been done. An effective mechanism would impact directly the economic growth of Haiti economy by mainly focus on supporting and creating competition among SMEs. An economic and structural reform is necessary according to Gregory MORISSETTE from the University of Montpellier (Morissette, 2013).

2.6 Support initiatives for SMEs in Haiti in the form of crowdsourcing

Haiti has been benefiting from major financial and creative initiatives mainly donations based for alternatives channel involving micro small business entrepreneurs. They are operated by NGO or humanitarian organizations that usually provide financial assistance to SMEs in time of crisis under USAID program.

The following is the list of the major ones:

- Business Edge: is a training program developed by IFC in Haiti and 12 other countries such as (Vietnam, Afghanistan and Cambodia etc.). The objective is to improve management capacity and strengthen business performance for small and medium sized enterprises (ifc.org, 2010).

This initiative in Haiti has major awareness from the point of providing training and improving human resources capabilities in certain areas affected by the 2010 earthquake.

- Samasource: it's a creative venture-backed startup that helps companies outsource microtasks in order to provide tasks oriented remunerations to individual entrepreneurs. In 2010, CrowdFlower has teamed up with Samasource to rapidly provide paid work to Haitian participants in the program. Unfortunately, this program was temporary even though the demands in services allowed SMEs providing crafting, transportations services to obtain benefit for short period as the result of quick responds in supply (Leila, 2010).

Ushahidi: it's an open source creative project which allows users and individuals to crowdsource crisis information to be sent via mobile phone. Through SMS short-code, SMEs in contact with the NGO provide services and receive reward in operation improvement in term of financial support. The initiatives aimed mainly for problems solving related to social and natural disaster crisis. The project was helpful to individual entrepreneurs but lasted temporary ([Ushahidi-Haiti Project](#), 2010) (Meier, 2010).

CHAPTER 3

LITERATURE REVIEW

Chapter three gives an inclusive review of relevant views of different researchers regarding the key concepts studying in this research, which are: crowdsourcing and SMEs. This review encompasses an accumulation of different opinions from various researchers in order to come up with the recommendations and conclusion.

3.1 Definitions of the concepts

3.1.1 Crowdsourcing origin

In this research one of the core concepts is “Crowdsourcing”. The term has been employed in 2006, for the first time by Jeff Howe who defines it as follow: “Crowdsourcing represents the act of a firm or institution undertaking a function once performed by staffs and outsourcing it to an undefined (and generally large) network of people in the form of an open call. This can take the form of peer-production (when the job is performed collaboratively), but is also often undertaken by sole individuals. The crucial prerequisite is the use of the open call technic and the wide network of potential laborers”. The concept “describes a new Web-based business model that harness the creative solutions of a distributed network of individuals through what amounts to an open call for proposals. In other words, a company posts a problem online, a large group of individuals offer possible solutions to the problem, the winning ideas are awarded some form of a compensation or incentives, and the company foster mass production of the idea for its own benefit” (HOWE, 2006). Simply it is a way for many to do the work and tasks previously handled by a few and are based on the internet.

A more comprehensive definition has been provided and highlighted by many other scholars based on the research of Enrique and Fernando: “crowdsourcing refers to an online strategy, in which an organization proposes defined task(s) to the members of a crowd via a flexible open call. By undertaking the task(s), the members contribute their work, knowledge, skills and/or experience and receive some form of compensations, including economic reward, social recognition, self-esteem, or the development of individual skills. The organization will obtain these contributions and utilize the results for defined goals” (Estelle´s-Arolas & González-Ladrón-de-Guevara, 2012).

Nowadays businesses are encountering major challenges to find essential resources to operate properly. Crowdsourcing has been proven to be one of the creative business strategies and smart initiatives used to gain resources from the best source: the crowd. Small and mediums sized enterprises applying crowdsourcing are few in the world and mainly located in developed nations. Thus, crowdsourcing initiatives in developing countries, open market economies or not unregulated economies are almost rare or succinct. Using crowdsourcing as support mechanism for a specific project has been obvious. And the trends along with the outcomes from such initiatives can be profitable from new products development initiatives to the establishment of crowdsourcing platforms for problems solving.

Such activity can take various forms, from where the work can be undertaken collaboratively, to where participatory factors are the basis of the best contributions which

can be recognized through mobile devices usage or social network to collect huge amount of data (Simperl E., 2015).

“Crowdsourcing is not merely a web 2.0 buzzword, but is instead a strategic model to attract an interested, motivated crowd of individuals capable of providing solutions superior in quality and quantity to those that even traditional forms of business can” (Brabham, 2011).

In their studies covering the relationship between innovation and SMEs; (Dhillon, Stahl & Baskerville, 2009) identify the concepts as follow: “Crowdsourcing has been identified as necessary innovation in SME development” (HOWE, 2006).

Dr. Mwila on her study on the impact of crowdsourcing on SMEs development and the existence of major possibilities, outlines that: “crowdsourcing is a step in innovation that requires technologies to be in place. Employing technology has financial implications and the SMEs have impeded access to finance. The irony of this financial handicap lies in the possibilities that crowdsourcing has for minimizing the financial needs of SMEs” (Mwila, 2013).

(HOWE, 2006), highlights the characteristics related to human willingness to community contribution by demonstrating that: “Crowdsourcing has revealed that, contrary to conventional wisdom, humans do not always behave in predictable self-interested patterns. People typically contribute to crowdsourcing projects for little or no money, laboring tirelessly despite the absence of financial reward.”

Crowdsourcing is a way for many to do the work and tasks previously handled by a few and are based on the internet” (HOWE, 2006). “Crowdsourcing is not exclusive for business purposes though. Many non-profit organizations have adopted it as an effective model for problem-solving” (Brabham 2008a, 2010; Brito 2008) [cited in (Yuxiang & Qinghua , 2012)].

As a matter of fact, the major resources which have been sought to be outsourced from the crowd go from ideas to funding where it has been argued that resources in companies as anything that can be seen as strength or weakness of a company. In other words, a company’s resources can be tangible and intangible, which are tied up to the company at a given point of time. Examples of such resources are machinery, capital, specific knowledge, brand names, Asset, trade contacts, core competencies etc (WERNERFELT , 1984).

3.1.2 Support mechanism for SMEs

The concept SME is the second core concept which is defined in this study in accordance to both the Inter-American Development Bank (IADB) and the integrated definitions proposed by researcher within a specific economy, by focusing on the classification related to number of employees, turnover and capital invested. “SMEs is a formal enterprise with annual turnover, in U.S. dollar terms, of between 10 and 1000 times the mean per capita gross national income, at purchasing power parity, of the country in which it operates” (Gibson & H. J. van der Vaartindeed , 2008).

For Haiti the term includes a specific orientation due to the characteristic of the economy and the orientation of the concepts throughout research implications.

“In Haiti, for example, smaller companies represent the backbone of the economy, employing about 80 percent of the workforce. These SMEs face many challenges in managing their operations and setting up sound business strategies—challenges that can lead to limited growth opportunities and difficulties in accessing credit” (VAN DAELE, 2012).

The use of this concept seeks to evaluate the possibilities whether crowdsourcing can be used as a support mechanism for SMEs in Haiti. In this research the concept “Support mechanism is defined as strategy established to foster progress and improvement of something by providing what is needed. It’s any formal system or method of providing support or assistance toward efficiency improvement (Rasananda, 2012). The concept support mechanisms to boost SMEs in Haiti is formulated according to the economic conjuncture, which is structured by the huge number of informal SMEs. In fact, according to (Pharel, 2013), lack of access to capital, financial support mechanism and structures are being argued as the most necessary needs and the major issues in the limitations to SMEs development in Haiti.

Furthermore, consulting research about the orientation of micro-finance institutions in Haiti, a private contractor that operates microfinance project in Haiti for the United States Agency for International Development (USAID) states that "There are lots of microfinance institutions trying to reach the same people with the same products. But no

one is reaching the extreme poor" (Reed , 2005). So, a new business strategy is needed in order to alleviate this problem.

In their research to accompany NGO involving in helping SMEs in Haiti after the earthquake, Jean-Louis estimates that: "The obvious difficulty in Haiti is that its economic center, Port-au-Prince, is now in shambles. Private investors are naturally wary of jumping into a market too soon, before it is lively enough to provide certain kinds of support to SMEs" (Collier & Jean-Louis , 2010). In fact, the SMEs sector in Haiti is made of 90% of business operating informal. According so some researchers, the same reality is seen in other economy. "The informal sector is so big and plays such an important part of the economy that the banks see it as something that they cannot ignore" (Gonzalez, 2001).

The resources require for SMEs in Haiti to operate well is not structurally in place to support them to grow and emancipate. As (Luhnow, 2010) emphasizing on the financial support NGO are providing SMEs in Haiti: "AIDs have been mandated by the U.S. and Haitian governments to use local suppliers and expertise as much as possible. One hurdle is AID's strict regulations, which call for dealing with companies that have a proven track record and transparency. That makes it more difficult to deal with smaller Haitian firms, many of which don't have outside auditors, for instance." As a matter of fact, this business sector holds the potential to revive the Haitian economy if the right initiatives are undertaken. "Small and growing enterprises hold the potential for transforming Haiti's economy, but these enterprises need investments and access to financial services in order to

attract the private investment they need to develop. The business accelerator will help them do just that" (Paul , 2011).

Other researchers argue that "Haitians SMEs need access to capital, enterprise development, investments, and the Haitian diaspora can help. Haiti suffers from the most severe "brain drain" per capita in the world. Eighty percent of Haitians with university degrees do not live in Haiti. Of the more than 2 million Haitians living abroad, up to 1 million of them reside in the United States. Haitian-Americans are among the more successful immigrant groups in the United States" (Chandler, 2011).

The originator of the crowdsourcing concept provides an overview of what it takes to realize a successful initiative. As stated "what unites all successful crowdsourcing efforts is a deep commitment to the community" (HOWE, 2006). In fact, crowdsourcing mechanism are already proven as ways to fund SMEs and implement sustainable business development, in the developing countries particularly (Hemer J., 2011).

"The real challenge with crowdsourcing is that it requires creating a business proposition which can attract multiple investors. Get it right and the benefits can be substantial. Not only in the funding you receive but also in the broad awareness and the wider shareholder team you can build"(Jarmon, 2013) [in (Wah, 2013)]. For instance (Blili S. and L. Raymond, 1993) in their research on threats and opportunities for SMEs, found out that: "Small and medium-sized enterprises have also fewer financial resources, lower technical expertise and weaker management skills. "

According to (Ibrahim & Verliyantina, 2012) “many SMEs in developing countries are not yet bankable, either due to the absence of transparent financial management and lack of managerial and financial capability.” Especially in Haiti, managerial and financial capability are the two major impediment which prevent the development of SMEs.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 Research design

The overview of how the research questions will be answered is described in this chapter.

The study objective is included along with the framework for the research is provided.

This chapter also covers briefly the research methods used and the approaches adopted. It outlines methodology selection and the procedures for the collection of data and explains the analysis of data process. In addition, it discusses the technics and data structure processing.

4.2 Research framework

Until now, research conducted within the SMEs business sector in Haiti have not fully focused on new channel to allow a selected crowd to support mostly the informal SMEs through crowdsourcing. This is a complementary strategy to the financial help from financial institutions to SMEs in Haiti, but not to replace their functions.

In fact, after consulting the available literature review, the researcher found out in addition to collect data from SMSs in Haiti, so that the support mechanism can be studied; the need to collect other information within the targeted crowd (Haitian diaspora community) which might be engaged to help achieving this project for SMEs in Haiti, by allocating their resources through a crowdsourcing platform. So interview was conducted

with community leaders (Haitian priests, pastors, teachers, students, professors, businessmen, businesswomen, educated workers etc....) who influence people and from the analysis my theory can be justified and my research question can be answered.

“Fund, knowledge and expertise can be outsourced from a crowd (Haitian Diasporas) to support SMES in Haiti”.

4.3 Working model proposed

The conceptual model proposed and illustrated below by the researcher is based on McGrath’s model (1995). As such, the study examines crowdsourcing as a support mechanism for small and medium sized enterprises in Haiti. As suggested in the model, imminent problems and challenges encountering are given forth by the utilization of crowdsourcing (McGrath, MacMillan, & Venkataraman, 1995). The research is trying to explore if crowdsourcing, which is a rising business strategy, can be utilized as a solving problem channel. Not necessarily driven to competitive advantage as the model emphasized but as a support mechanism toward operational and managerial amelioration. As illustrated in figure 3 below, this model will be altered according to the study orientation and the research question.

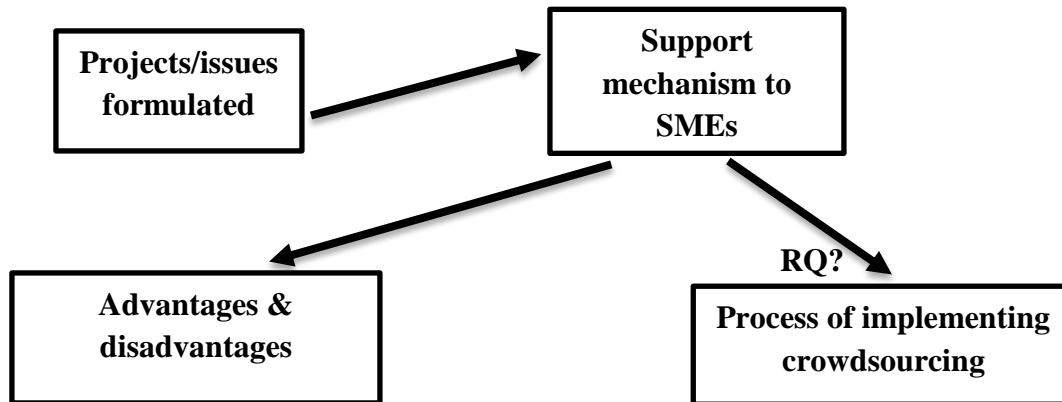


Figure 3-Working conceptual model

Source: (Axford & Schmitzer , 2015) and McGrath’s model (1995)

The research question will be answered according to this working conceptual mode whether small and medium sized enterprises in Haiti can be boosted through crowdsourcing initiatives or platforms as additional support mechanism to what MFI are providing.

4.4 Data source and collection

In order to answer the research question, it is important to gather pertinent information. Data collected precisely for the specific purposes of a study are primary data. However, secondary data are those data which have been collected for other different purpose. In this study both primary and secondary data have been gathered. The primary data were sourced from questionnaire and partial interview with a group of Haitian diaspora residing in USA, Canada and France. The questionnaire contained 13 questions that encompass opinions about how possible crowdsourcing initiatives for SMEs in Haiti can be, with that targeted crowd. The partial interview was carried out with Haitians diaspora in little Haiti, from which the largest Haiti diaspora community in the world reside, mainly discussion

pertaining likeliness and commitment to participate in crowdsourcing initiatives. Secondary data consisted of the relevant information about SMEs in Haiti which used to receive support in the form of loans, business training, and remittances from financial institution, micro-finance institutions or financial aids from NGO involving in economic activities. The secondary data have been collected from a study focusing on analyzing the impact of micro-finance institutions on SMEs in Haiti (DUKENSON, 2011). And complementary data was taken from Statistical Institutions and Information of Haiti (IHSI) along with data from field researchers in Haiti through unpublished paper in INAGHEI.

4.5 Sampling

The primary data in this study has been collected through non-probability sampling which is appropriate for mixed method ‘especially qualitative method’ (Kumar, 1996). Thus, in order to fulfil the study purpose, purposive (judgmental) approach has been followed and the research’s own judgment in the process of respondent’s selection in accordance to (Saunders , Lewis , & Thornhill, 2009).

4.6 Limitations

This study is conducted in a geographic location well defined. In fact the research is circumscribed to the location involved. So, analysis should be made within the space-time, so that any overflow risk to drive possible bias to this study. Thus, the study also tries to follow an advocacy approach which applies solely to the circumscribed location.

CHAPTER 5 DATA ANALYSIS AND RESULTS

5.1 Analytical procedure

As mentioned earlier in this research, two (2) sets of data have been used: Secondary data analyzed in this research are data from (DUKENSON, 2011) and have been realized through interview with 30 SMEs owners in Haiti, by focusing on the fact that each interviewee has contracted loans from at least two (2) micro-finance institutions. Complementary information has been collected from unpublished work (DUKENSON, 2011).

Economic activities	SMEs / Category	Number of respondent	1st Loan	2st Loan	Growth in percentage
Business types					
Manufacturing	30%		467,000.00	514,250.00	10%
Fabrication	13.33%	4			
Furniture	6.67%	2			
Others	10%	3			
Trading	43.30%		729,350.00	1,182,850.00	62%
Primary products	33.34%	10			
Processing products	10%	3			
Services	26.70%		113,500.00	114,500.00	1%
Home services	3.34%	1			
Restaurants	13.33%	4			
Transportations	10%	3			
Total	100.00%	30	1,309,850.00	1,811,600.00	

Table 6-SMEs characteristics

Source: processed Secondary data (DUKENSON, 2011), and complementary (IHSI)

Table 6 presents the repartition of the first data set. It summarizes the SMEs respondent's characteristics and encompasses the economic activities of three major SMEs business types: The manufacturing segment consists of 9 SMEs respondents which is 30% of respondents operating in three (3) business types: fabrication, furniture and others miscellaneous. The trading segment consists of 13 SMEs respondents which is 43.3% respondents operating in two (2) business types: primary product and processing products. The services segment is made of 8 SMEs respondents which represents 26.7% of respondents operating in three (3) business types: home services, restaurants and transportation. Each segment respectively received a total loan of 467,000 HTG at first which is followed by 10% growth in the second loan, 729,350HTG at first and followed by 62% growth and then third one had 113,500HTG loan followed by a growth percentage of 1%. Based on the table, the business type that is more likely to receive more support from the selected MFI is the trading segment which encompasses the business activities most SMEs are involved in.

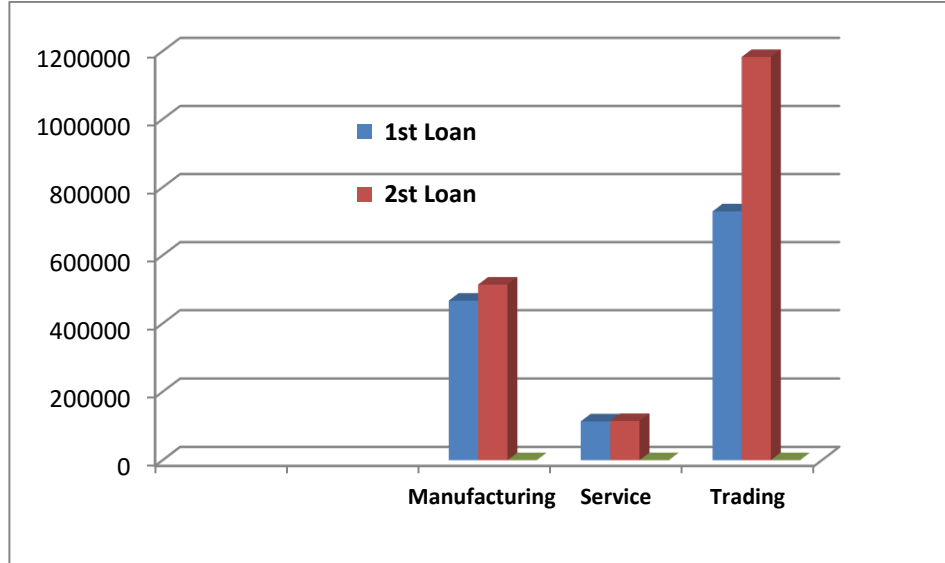


Figure 4-SMEs loans growth per business types
 Source: process graph from table 6

Figure 4 depicts amount of the first and second loan received by business types among SMEs respondents. It can be seen that the trading is granted more growth in term of amount of loans compared to the other segments. In this research 13 or (43.3%) SMEs respondents are operating in this business segment. This shows among the respondents SMEs the trading business which includes primary and processed products are more likely to receive financial support from providers.

Variables	Frequency	%	Response category
Support mechanism	17	57%	Low
	5	17%	Medium
	8	26%	High
Business growth	23	77%	Low
	4	13%	Medium
	3	10%	High
Profit maximizing	13	43%	Low
	11	37%	Medium
	6	20%	High

Table 7-SMEs Reponses summary

Source: Processed Secondary data, (DUKENSON, 2011).

Table 7 illustrates SMEs respondents' perception for each variable within three categories. There is 57% respondents who stated they have low perception about the support mechanism received from financial institutions and providers, while 8 or 26% respondents answered that they have high perception towards the support mechanism received and only 5 respondents mentioned that they have medium view about the support received from their providers. From this table it can be argued that most of the respondents have a low perception about the impact of the support mechanism provided by financial providers to help their business survive. This showed that the SME owners have low expectation to succeed in their economic activities based on the established support mechanism.

Generally, 77% of respondents or about 23 SMEs had low perception toward the financial institutions to contribute in their business growth, 3 (10%) respondent's perceived high preference for business growth from their collaboration with the providers, while the remains about 13% of SMEs said having medium perception of growth for their business.

From this, it can be concluded that alternatives strategies could lead to certain expectation for their business growth.

Related with profit maximization that contains 3 elements, 13 respondents (43%) of SMEs perceived the low level of profit maximization from their economics activities, 11 (37%) of SMEs considered medium agreement about maximizing enough profit, while the only remains of 10% of respondents stated having profit maximization from their economic activities. It can be argued that the majority of selected SMEs have a low perception about profit maximization from their economic activities and new mechanism may support in helping them maximize profit.

The primary data has been collected from survey interview and questionnaire with 120 people selected from the Haitian diaspora community within three country (USA, Canada and France). 84 respondents 70% have answered the survey. This was aimed at approaching the targeted crowd to study which type of crowdsourcing initiatives can be resulted from it.

Category		Frequency	Percentage
Gender	Male	57	67.9%
	Female	27	32.1%
Age	20-40	59	70.2%
	40-60	20	23.8%
	60-80	5	6%
Education	Less than high school degree	3	3.6%
	High school degree or equivalent (e.g., GED)	15	17.9%
	Some college but no degree	21	25.0%
	Associate degree	3	3.6%
	Bachelor degree	23	27.4%
	Graduate degree	19	22.6%
Employment	YES	71	84.5%
	NO	9	10.7%
	Others	4	4.8%

Table 8-Characteristics of Respondents

Source: Processed Primary Data, 2016

Table 8 presents the respondents demographic with gender, age, education and employment characteristics. There are 57 male and 27 female, which constitute a percentage of 67.9% and 32.1% of respondents respectively. In aging side, the researcher presents it in categories of three age groups: between 20-40 years old which is 70.2%, 40-60 years old which is 23.8% and 60-80 years old represents only 6% of 84 respondents. Based on the table, among the selected respondents 69.5% are men with age between 20-40 years old. Education composition, there are 39 respondents with no university degree which is 46.5%, and 61 respondents with university degree which 53.6%. For employment composition, only 71 respondents which 84.5% have a job and 13 respondents which is 15.5% only are unemployed and either supported by family or friends.

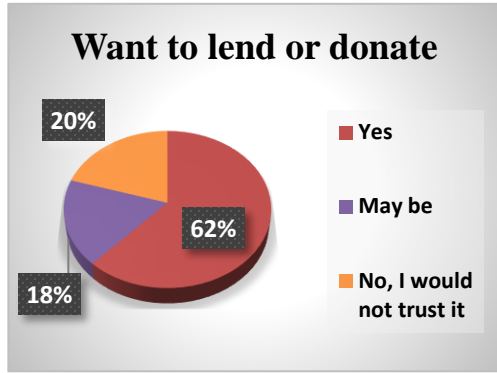
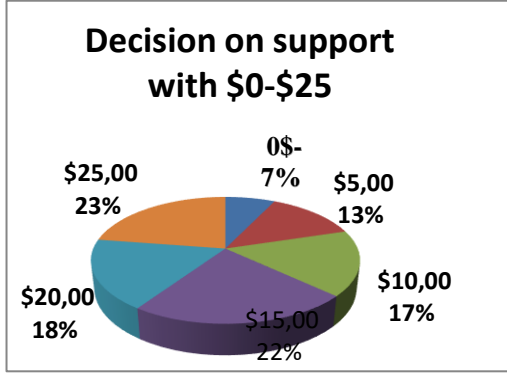
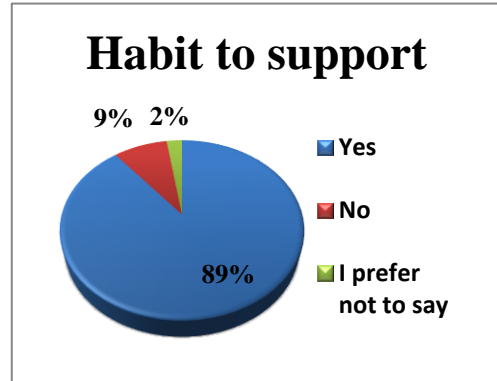
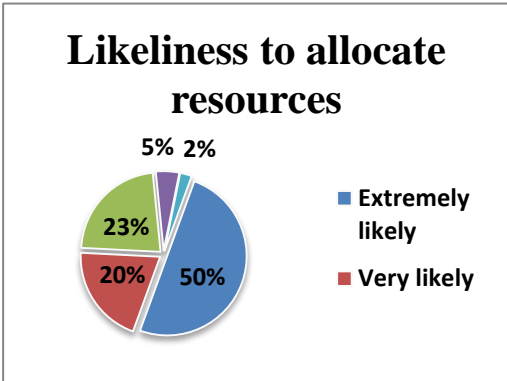
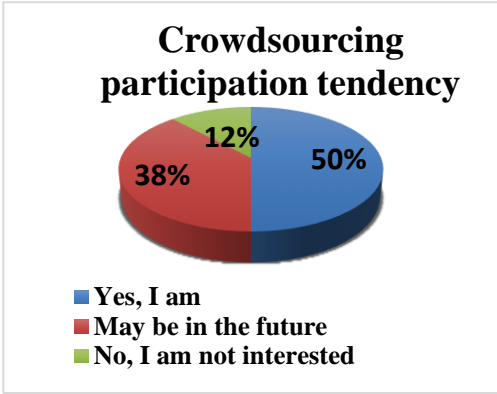
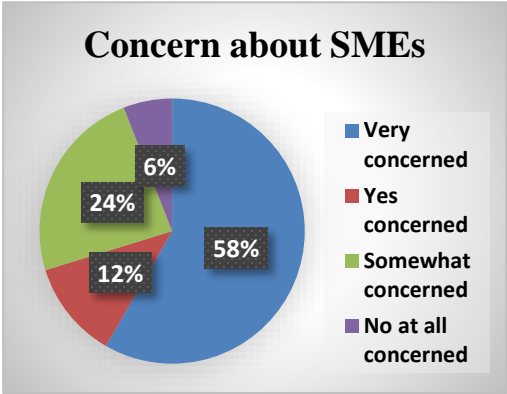


Figure 5-Respondents responses summary
 Source: processed primary data, 2016

Figure 5 presents the respondent's responses for each variables. From the figure, 49 respondents or (58%) stated they were very concerned about the economic activities of SMEs in Haiti, 10 (12%) were concerned, 24% of respondents were somewhat concerned, while only 5 respondents or 6% were not concerned at all. It can be concluded that the awareness of the SMEs economic situations is perceived by the majority of respondents participating in the survey and are very concerned about that.

In the following, 42 respondent or 50% have positive tendency to participate in crowdsourcing initiatives, 32 (38%) of people said they may participate in crowdsourcing in the future, while only the remaining of 10 respondents (12%) stated that they are not interested to participate in crowdsourcing. It can be argued that one half of respondent have a high tendency to participate in crowdsourcing initiatives, along with an approximation of two fifth of total respondents perceived it as future initiatives they may take part in.

Related to willingness to allocate resources, 70% or 59 respondents are highly willing to allocate their resources (knowledge, expertise, competences and ideas) in such initiatives, 19 (23%) have medium perception about the willingness to allocate their resources, while only 6 or 7% of respondent stated very low willingness to allocate resources. It can be seen that there is a high willingness among respondents to allocate their knowledge, expertise, competences and ideas in crowdsourcing initiatives for SMEs in Haiti.

Related to their habit to support SMEs, 74 respondents or (89%) of them stated they used to support SMEs financially, while the remains are either not used to or prefer not to say. It can be argued that from their responses that the majority of respondents used to contribute

in support contribution to people operating small businesses in Haiti. This habit of supporting can still be used for crowdsourcing initiatives.

For the decision to support, 53 respondents or 63% stated they would allocate from 15\$ to \$25 as contribution in such initiatives, while only 31 (37%) respondents would allocate from \$0 to \$10 for supporting SMEs in Haiti through crowdsourcing initiatives. From figure 5, it can be concluded that 63% of respondents would allocate an average of \$20 for such initiatives which is the second largest amount estimation of crowdfunding participation per provider.

Related to willingness to lend or donate, 52 people or 62% of respondents are willing to lend or donate that amount of money surveyed, and 15 respondents or 18% have a medium perception about lending or donating their money for such initiatives, while the remains 20% or 17 respondents stated they would not trust such initiative by lending or donating.

5.2 Non-parametric Test

The researcher utilizes non-parametric test and the data are free of normality assumptions in order to accommodate with the small independent sample sizes and to be more intuitive (Martz , 2016). Specifically Kruskal-wallis test as a non-parametric test is performed based on similarity shapes of data and equal variances. Kruskal-wallis test is non-parametric version of ANOVA and it is the Mann-Whitney test on a generalized form. Kruskal-wallis test is used when the actual data to be analyzed is not normally distributed.

N=30

Variables	Mean	Std. Deviation	Variance
Support mechanism	3.7667	1.22287	1.495
Profit maximization	2.7667	1.22287	1.495
Business types	1.567	1.07265	1.151

Table 9-Descriptive statistics compare variance and variables

Source: processed secondary data, (DUKENSON, 2011)

Table 9 presents the similarity of variance among variables. The dependent variable Support mechanism has exact same variance =1.495 as the independent variable profit maximization, while the independent variable business growth has a slight lower variance of 1.151. It can be argued that the similarity among variables allow to test the dependent variable and the independent variable (including the three range group) based on Kruskal-wallis H test in order to find the level of significance among variables.

5.2.1 Kruskal-wallis test

Variables			
	Business Types	N	Mean Rank
Support mechanism	Manufacturing	9	12.44
	Trading	13	13.46
	Services	8	22.25
	Total	30	

	df	Chi-square	Asymp. Sig.
Support mechanism	2	7.113	0.029

Table 10-Kruskal-wallis H test summary among variables

Source: processed secondary data, (DUKENSON, 2011)

The result of Kruskal-wallis H test is summarized in table 9 within $X^2 = 7.113$ and with or without ties, it can be seen that there is a statistically significant (Sig=0.029, p-value<0.05) difference in the outcome among the three types of business. So, the researcher can make the overall conclusion that the types of business did not determine the quality of the support received from financial providers.

5.3 Chi-square test

The Chi-square test is a test used to determine the association p-value among independent variables when we have two or more nominal variables. The researcher is trying to see whether there is a relation between crowdsourcing participation tendency and gender.

Chi-Square Tests				
	Value	df	Asymp. Sig. (2-sided)	Expected count
Gender * Crowdsourcing participation tendency				
Likelihood Ratio	7.480	2	.024	16.7%
Employment * Crowdsourcing participation tendency				
Likelihood Ratio	4.104	4	.392	66.7%
Gender * Want to lend or donate				
Likelihood Ratio	3.736	2	.154	16.7%
Employment * Habit to support				
Likelihood Ratio	6.458	6	.374	75%
Employment* want to lend or donate				
Likelihood Ratio	0.256		0.026	--
Gender and habit to support				
Likelihood Ratio	0.188		0.396	--

Table 11-Chi-Square Tests summary

Source: processed data, 2016

It is found that there is statistically significant relationship between the variable (Gender and Crowdsourcing participation tendency), even though 16.7% of cell have expected count less than 5, (chi-square with 2 degree of freedom is equal to 7.480, $p=0.024$).

The results indicates that the expected count is less than 20% so this does not violated chi-square assumption and the conclusion is that crowdsourcing participation depend on

gender.

The relation between the variables (Employment and Crowdsourcing participation tendency Cross tabulation), 66.7% expected cells count is great than 20%, so the chi-square assumption is violated. It can concluded that there no statistical association ($p=0.392$, chi-square with 2 degree of freedom= 4.104) between respondent employment and tendency to participate in crowdsourcing.

The association between variables (Gender and Want to lend or donate) is not statistically significant ($p=0.154$ with a 2 degree of freedom equal to 3.736). Even though the chi-square assumption is not violated with an expected cell count of 16% < 20%, the conclusion is that there no association between the willingness to lend or donate and the gender of the respondents.

According to the result there is no statistical significance level ($p=0.374$ with 2 degree of freedom= 6.458) between variables (employment and habit to support). So, the chi-square assumption is violated. It can be concluded that the respondent's habit to support SMEs does not depend on their employment.

From the result, it can be argued between the variables (Employment* want to lend or donate) there is statistical significance relationship ($p=0.026$ and 2 degree of freedom equal to 0.256). The chi-square assumption is not violated so that the willingness to lend or donate for SMEs in Haiti depend on the respondent employment.

The result shows that between the variables (Gender and habit to support) there is statistically significant association ($p=0.396$ and 2 degree of freedom equal to 0.188). The

chi-square assumption is not violated so that the gender of the respondent does not show association with habit to support SMEs in Haiti.

CHAPTER 6

6.1 PROCESS IMPLEMENTATION OF CROWDSOURCING IN HAITI

6.1.1 Projects or issues formulated

The working conceptual model proposed in this study is grounded from the formulation of issues or projects by SMEs. The issues or projects can be of various sources: from financial problems to managerial ones. SMEs in Haiti are not accustomed to the crowdsourcing technic, instead their businesses are dependent on financial support from micro-finance institutions and NGOs. Thus, the concept should get awareness by independent entity operating as intermediations between the crowd and SMEs in order to crowdsource the possible needed resources. As stated by (Penrose, 1959) [cited in (Laghzaoui, 2011)] resources are generally limited for SMEs. However, economic resources and capital access as limitation, restrained the companies from pursuing market research, strategize market demand and examine business opportunities and preferences. According to (Mwila, 2013) crowdsourcing can enable SMEs to achieve great potential since they have the ability to create values for customers. So, SMEs in Haiti are operating in an open market economy with scarce business opportunities. The process of crowdsourcing initiatives which can be implemented to support SMEs in Haiti, should be done through intermediate crowdsourcing platforms operating as an independent entity.

Struggle with accounting record, business registration process, intellectual property, managerial capabilities are among the serious challenges encountered by SMEs. So, experiences and expertise on technological and organizational perspectives to solve

problems are lacking. In fact, the process of crowdsourcing may not be suitable for every kind of issue, but it will involve some advantages and disadvantages .

6.1.2 Advantages and disadvantages of doing crowdsourcing for SMEs in Haiti with a specific crowd.

First of all the ideology of diasporic consciousness has gained a tremendous attention on a social and political impact. The amount of transfer coming from the diaspora community to Haiti constitute of one third of the national GDP on average according to the World Bank, 2012, as portray by the below table. And continuously, a major part of the Haitian economy is subsidized by either financial aids from the international community or transfer from the Haitian diaspora community in tree countries where the largest community of Haitian diaspora resides, which are USA, France and Canada. As (Wah, 2013) examines in her study on Haitian diaspora community and states: “Members of the Haitian diaspora in the U.S. and Canada are better off economically and have higher levels of educational and occupational attainment than those residing in neighboring Caribbean islands. As a group, they are seen to be able to contribute significantly to Haiti’s development.”

As a matter of fact, SMEs in Haiti are still encountering many obstacles related to the need of adequate resources for development, survival and solvability. When it comes to finding resources it’s always a real challenge for SMEs. Crowdsourcing and crowdfunding are considered as financial alternatives for SMEs investment and are participative technics to finance start-up businesses (Morissette, 2013).

Besides, Kiva and Kickstarter are example of very successful crowdsourcing initiatives which raised millions of dollars for financing projects of SMEs creation. This mode of financing can also be a significant strategy for financing SMEs in Haiti. According to (IADB, 2016) “remittances in Haiti increased to 2195 USD Million in 2015 from 1977.03 USD Million in 2014. Remittances to Haiti averaged 1475.94 USD Million from 2001 until 2015, reaching an all-time high of 2195 USD Million in 2015 and a record low of 810 USD Million in 2001. Remittances in Haiti is reported by the Bank of the Republic of Haiti.”

Thus it is well highlighted that with the help of this innovative financial strategy, the haitian dispora is the targeted crowd for the development of Haiti SMEs. So, the public agencies must therefore, put a reliable structure and financial operational mechanisms for SMEs by focusing on the haitian dispora community as target group. (Morissette, 2013). In this study the form of crowdsourcing concidered, has to do with various types of resources. Which does not limit the concept to one type of crowdsourcing only. But a combination of crowdfunding and crowdsupport. Thus funding, knowledge and expertises can be crowdsourced as support mechanism for SMEs through a crowdsourding platform as intermediation.

However, the disadvantages of using a specific crowd is that it can limit other opportunities for the betterment of the process. So, this model take into consideration whether the crowd can be changed, expand or redefined or an open call as integrated part of crowdsourcing initiatives (HOWE, 2006). In addition, this process tend to interfere with the continuation of MFI financial support to SMEs in Haiti. Since similar resources would be available for

SMEs. It is suggested that the process to be considered as complementary strategies to financial support provided by MFI to SMEs. As such, the crowdsourcing platform will help SMEs in accessing finance with less managerial difficulties by providing free training, provide micro loans without interest and make operation follow up and accompaniment with the SMEs owner towards profit maximization and ensure stability in business activities.

6.2 Modified working conceptual model

Based on the analysis and results, the outlined working conceptual model has been altered to include the identified data. Furthermore, the research questions in the working conceptual model that were outlined for this study have been replaced by a short answer or outcome, further explained in the conclusions of this study.

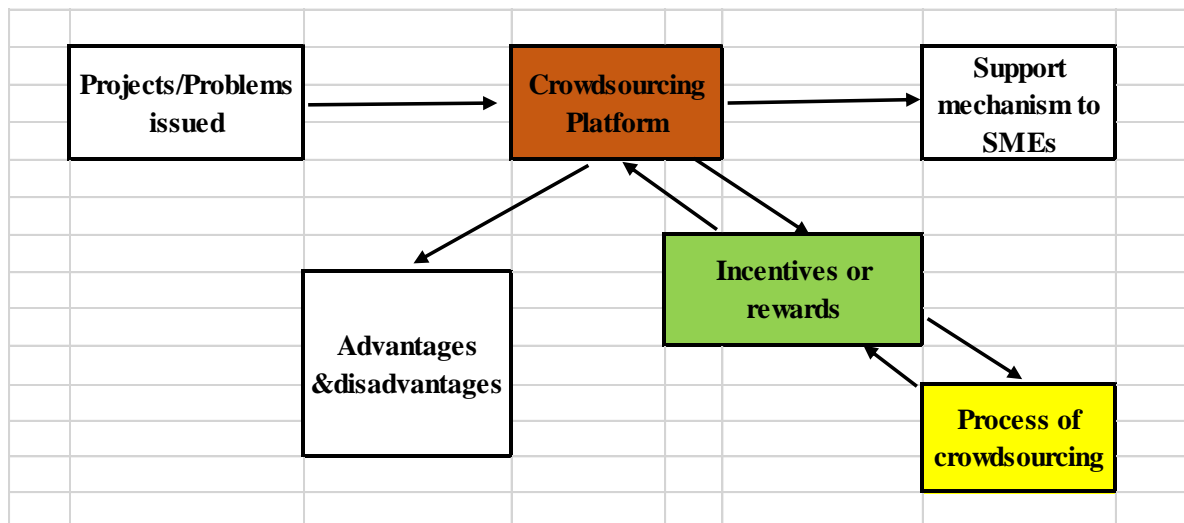


Figure 6-Modified working conceptual model

Source: researcher's own model

Crowdsourcing can function as a support mechanism for SME in Haiti with the prerequisite that it can allow a crowdsourcing platform to boost SMEs by outsourcing the needed

resources for them in order to facilitate their development. So, the implementation of such process should follow the working conceptual model. So that implementing the process can outcome to the improvement of operational process, managerial capabilities. Concerning the advantages and disadvantages, practical precautions should be taken by the prospective crowdsourcing platform which is entitled to undertake the initiatives.

6.2.1 Incentives

This proposed model does not take into account the types of reward for the crowd and the platform. Since this business channel like crowdsourcing can involve different incentives technics. The crowd can be rewarded with non-financial incentives, for instance with satisfaction for the outcome of their contribution. Therefore, the type of crowdsourcing platform which can undertake such initiatives should approach SMEs and gain their trust first, in order for the projects to be successful by nature. Regarding the platforms, since the resources to be outsourced from the crowd can be funding, knowledge and expertise. Recognition based reward for the platform is relevant. Besides, as suggested in the analysis, Figure 10 and 11, the percentage of respondents willing to lend or donate is 62% and the average amount should be between \$15 to \$25 US. So, accumulation of trust and recognition will provide the platform with the necessary remuneration in the future after a satisfactory accomplishment. If there is no satisfactory result, the platform might never be rewarded. The model suggests that the platform mission is not to be a substitution or a replacement of MFI mission. Instead it's a facilitator platform which will support SMEs to be solvent in business by accompanying them to become bankable and prosperous.

CHAPTER 7

CONCLUSIONS AND IMPLICATIONS

In this chapter the conclusion and managerial implications are developed and most importantly the research question is answered as fundamental to fulfill the study purpose. Moreover, theoretical contributions are provided, as well as the limitations of the study along with recommendation for further research.

The study purpose was to examine the concept of crowdsourcing and how it can be utilized as a support mechanism for small and medium sized enterprises in Haiti to function as facilitator to boost toward SMEs development and business success. Research question, the researcher introduced a working conceptual which has been analyzed and later modified in order to come up with an outcome and conclusion.

From the model, the advantages and disadvantages related to implementing crowdsourcing initiatives in a developing country like Haiti which has a slow open market economy. Based on the analysis, the environment of SMEs in Haiti and the potential crowdsourcing technics carry, there are several advantages and disadvantages utilizing crowdsourcing. The latter can contribute in foster financial and managerial improvement, influence more business start-up in addition to existing alternatives for SMEs. Crowdsourcing can serve as a channel for SMEs to outsource needed resource from a specific crowd through an intermediate crowdsourcing platform by using social or community network via an open call. To certain extent, crowdsourcing can open doors for SMEs in Haiti to emancipate and expand their businesses. Since there are large information to manage, this can foster the

formalization of informal SMEs toward a banking system and regulations. Nevertheless, there should be some collaboration works, since crowdsourcing initiative is an engine of ideas and solutions generation, between the prospective crowdsourcing intermediation and the financial institutions through crowd support. Some kind of trade-off due to resource limitations is necessary between actors and the crowd.

Therefore, it can be argued that there is not one way of implementing crowdsourcing process. A process of determining the nature of the initiatives by the platform to make it succeed. Besides, the use of an intermediation platform created among Haitian diaspora individual, can be relevant in terms of quick resources availability and willingness as the survey suggested. The possible incentives which can be resulted such as rewards, satisfaction, and recognition are determined in terms of the nature of the initiatives and the types of participants as monetary compensation can be minimized if the crowd is interestedly motivated and enthusiastic by the project.

7.1 Managerial implications and limitations

Based on the results of the study, in comparison to the available review of literature, the conceptual model can be seen as a contribution in terms of theory basis to be further examined before applying it in another economy. It identifies and illustrates the process of implementing crowdsourcing initiatives for SMEs in Haiti. Although the model is exclusively limited to solving problems related to SMEs. It can also be used to solve community and social based problems in developing countries. In addition, this research contains some limitations which need to be discussed for the interpretations of the results

and for creating recommendations for further research. This study was supposed to explore the concept of crowdsourcing as support mechanism for SMEs. So, the questionnaire involved 84 respondents (70% of sample size) for primary data and secondary data and only 30 SMEs. Future study may increase the sample size in order to expand the scope. Secondly, the study is circumscribed to one specific developing country which is Haiti, therefore adding more rigorous statistical analysis by comparing more variables to obtain more comprehensive and adaptive model.

7.2 Thesis summary

The introduction provides explanation about the background and the reason why the research choose crowdsourcing to be explored as a support mechanism for SMEs in Haiti. SMEs sector provides more than 70% employment while it is still an informal business sector and creates a shadow economy which overpasses the economic regulations of the country. In fact, financial banks and micro-finance institutions play a tremendous role in maintaining major financial impact on firms in general in term of the provision loan and business orientation. Crowdsourcing has been gaining substantial attention in developed and emerging economy by both large firm and SMEs. In Haiti SMEs are in a disadvantage situation due to limited financial resources. Haiti aims at becoming an emerging economy by 2030. And SMEs are considered as the corner-stone of the Haitian economy. So, studying the possibility of using crowdsourcing as a support mechanism for SME, consist of a strategic research oriented toward the development of a whole business sector.

The objective of the study was to come up with a working conceptual model of crowdsourcing process to be implemented for the realization of the projects in order to support and boost the development of SMEs in Haiti through the engagement of a specific crowd. Therefore, the variables studying were expected to help answering the following research question: What is the process of implementing crowdsourcing initiatives in a developing country like Haiti?

In alignment with the problem discussion, the research is intended to describe the process of implementing crowdsourcing initiatives for SMEs in Haiti. Conceptual framework provides a model through analysis by using a descriptive approach with mixed method. The research utilized primary data from questionnaire and partial interview and secondary data collected from memoire online from other researchers.

The findings suggest that the process of crowdsourcing initiatives for supporting SMEs in Haiti with the targeted crowd, should be done through an intermediation crowdsourcing platform which can gain the trust of the users and which can provide satisfaction, recognition and in some case non-financial rewards and incentives. In regards to the types of resources; funding should be between \$15 to \$25 in term of crowdfunding and knowledge, ideas, expertise in term of crowdsupport.

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Appendices SPSS output

Kruskal-Wallis Test Ranks

Business Types		N	Mean Rank
Support mechanism	Manufacturing	9	12.44
	Trading	13	13.46
	Services	8	22.25
	Total	30	

Test Statistics^{a,b}

	Support mechanism
Chi-square	7.113
df	2
Asymp. Sig.	.029

a. Kruskal Wallis Test

b. Grouping Variable: Business
Types

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Crowdsourcing participation tendency	84	70.0%	36	30.0%	120	100.0%

Gender * Crowdsourcing participation tendency Crosstabulation

			Crowdsourcing participation tendency			Total
			Yes I am	May be in the future	Not interested	
Gender	Female	Count	9	16	2	27
		Expected Count	13.5	10.3	3.2	27.0
	Male	Count	33	16	8	57
		Expected Count	28.5	21.7	6.8	57.0
Total		Count	42	32	10	84
		Expected Count	42.0	32.0	10.0	84.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.565 ^a	2	.023
Likelihood Ratio	7.480	2	.024
Linear-by-Linear Association	1.229	1	.268
N of Valid Cases	84		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 3.21.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.300	.023
Cramer's V	.300	.023
N of Valid Cases	84	

Model 2

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Want to lend or donate	84	70.0%	36	30.0%	120	100.0%

Gender * Want to lend or donate Crosstabulation

			Want to lend or donate			Total
			Yes	May be	would not trust	
Gender	Female	Count	15	8	4	27
		Expected Count	16.7	4.8	5.5	27.0
	Male	Count	37	7	13	57
		Expected Count	35.3	10.2	11.5	57.0
Total		Count	52	15	17	84
		Expected Count	52.0	15.0	17.0	84.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.925 ^a	2	.140
Likelihood Ratio	3.736	2	.154
Linear-by-Linear Association	.005	1	.942
N of Valid Cases	84		

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 4.82.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.216	.140
	Cramer's V	.216	.140
N of Valid Cases		84	

Model 3

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Employment * Crowdsourcing participation tendency	84	70.0%	36	30.0%	120	100.0%

Employment * Crowdsourcing participation tendency Crosstabulation

			Crowdsourcing participation tendency			Total
			Yes I am	May be in the future	Not interested	
Employment	Yes	Count	36	27	8	71
		Expected Count	35.5	27.0	8.5	71.0
	No	Count	5	2	2	9
		Expected Count	4.5	3.4	1.1	9.0
	My family supports me	Count	1	3	0	4
		Expected Count	2.0	1.5	.5	4.0
Total		Count	42	32	10	84
		Expected Count	42.0	32.0	10.0	84.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.893 ^a	4	.421
Likelihood Ratio	4.104	4	.392
Linear-by-Linear Association	.211	1	.646
N of Valid Cases	84		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .48.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.215	.421
	Cramer's V	.152	.421
N of Valid Cases		84	

Model 4

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Employment * Habit to support	84	70.0%	36	30.0%	120	100.0%

Employment * Habit to support Crosstabulation

			Habit to support				Total
			Yes	No	Prefer not to say	9.00	
Employment	Yes	Count	64	5	1	1	71
		Expected Count	62.5	5.9	1.7	.8	71.0
	No	Count	7	2	0	0	9
		Expected Count	7.9	.8	.2	.1	9.0
	My family supports me	Count	3	0	1	0	4
		Expected Count	3.5	.3	.1	.0	4.0
Total	Count		74	7	2	1	84
	Expected Count		74.0	7.0	2.0	1.0	84.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.054 ^a	6	.061
Likelihood Ratio	6.458	6	.374
Linear-by-Linear Association	.239	1	.625
N of Valid Cases	84		

a. 9 cells (75.0%) have expected count less than 5. The minimum expected count is .05.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.379	.061
	Cramer's V	.268	.061
N of Valid Cases		84	

Survey questionnaires

Brief summary of survey questionnaire and partial interview

Respondent profile

I am Haitian-American residing in ...

I am Haitian but I just reside in

2. What is your gender?

- Female
- Male
- Other/prefer not to say

3. In what year were you born? (enter 4-digit birth year; for example, 1976).....

4. What is the highest level of school you have completed or the highest degree you have received?

- Less than high school degree
- High school degree or equivalent (e.g., GED)
- Some college but no degree
- Associate degree
- Bachelor degree
- Graduate degree

What is your occupation?

5. Are you employed or do you have a job?

- Yes
- No
- My family supports me
- I prefer not to continue with the survey

6. How concerned are you about people doing small businesses in Haiti?

- Very concerned, because it's very important for the economy
- Yes concerned, because it's good
- Somewhat concerned
- Not concerned, because I am not interested

Definition: Crowdsourcing is the initiatives of obtaining resources (knowledge, ideas, expertise, money) from a crowd of people through

a network platform for the realization of a project.

Ex: support small businesses in Haiti

7. I am interested in participating in crowdsourcing initiatives to support SMEs in Haiti.

- Yes, I am

- I am not ready yet, may be in the future
- No, I am not interested about SMEs in Haiti

8. How likely is it that you would support small businesses in Haiti with your resources (knowledge, Ideas, money)?

- Extremely likely
- Very likely
- Likely
- Somewhat likely
- Not at all likely

9. Do you used to support Haitian people living in Haiti with more than \$10.

- Yes
- No
- I prefer not say

0 Worst 1 2 3 4 5 Best

10. One a scale from 0-5, where 0 is worst and 5 is best. How would your rate the Haitian government using your own resources (knowledge, ideas, money) to support SMEs in Haiti?

1 2 3 4 5

- 0 equals \$0
- 1 equals \$5
- 2 = \$10 and so on...

11. On a scale from 0-5, how decisively would you lend from \$0 to \$25 to support SMEs in Haiti?

Yes for the above question, If I can get my money back whenever I want.

12. I would lend an accredited crowdsourcing platform from 10 to \$25 to support SMEs in Haiti.

Yes

May be

No, I would not trust it

13.....

Thank you for your cooperation.

Loans received in HTG by SMEs owner from three MFI and their opinions about its impact on their business

SME owners respondents	Business types	Amount of 1st Loan	Amount of 2st Loan	Growth in %	Business growth	profit maximization	Support mechanism
1	Manufacturing	20000	45000	125.00	2	1	3
2	Trading	25000	53000	112.00	3	1	3
3	Manufacturing	100000	0	0.00	4	3	4
4	Trading	30000	35500	18.33	4	1	2
5	Trading	100000	250000	150.00	1	1	4
6	Trading	250000	450000	80.00	2	1	2
7	Manufacturing	10000	25000	150.00	3	1	4
8	Trading	2500	2800	12.00	4	1	5
9	Services	1500	17000	13.33	4	1	5
10	Services	20000	0	0.00	4	3	5
11	Manufacturing	18000	36500	102.77	1	1	3
12	Manufacturing	250000	275000	10	4	3	5
13	Services	20000	44000	120	2	1	4
14	Manufacturing	15500	19500	25.8	4	1	2
15	Trading	13250	27000	103.7	2	1	3
16	Trading	5000	7800	56	2	1	2
17	Trading	10000	11500	15	4	1	5
18	Services	23250	26000	11.82	4	1	5
19	Trading	13000	26250	101.9	1	1	3
20	Services	0	0	0	-	-	-
21	Manufacturing	18000	36250	101.39	1	1	2
22	Trading	255350	275000	7.7	4	1	5
23	Manufacturing	20000	46000	130	2	1	4
24	Manufacturing	15500	31000	100	2	1	2
25	Trading	10250	25000	143.9	1	1	4
26	Trading	5000	8500	70	2	1	2
27	Trading	10000	10500	5	3	3	5
28	Services	23250	27500	100	1	1	5
29	Services	13000	-	-	4	4	5
30	Services	12500	-	-	4	4	5

