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ENTREPRENEURIAL RESOURCEFULNESS IN UNSTABLE INSTITUTIONAL CONTEXTS: THE EXAMPLE OF EU BORDERLANDS

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Abstract

Research Summary: This paper advances our understanding of entrepreneurial resourcefulness in unstable institutional contexts, which are characterized by resource constraints and institutional changes but are rich in intangible resources of a socio-cultural nature. Drawing on qualitative data of individuals engaged in informal cross border activities in EU borderlands, we theorize resourcefulness along two core dimensions: continuity and change in relation to socio-cultural, spatial and institutional conditions and, development and coping as outcomes. We identify six configurations of resourcefulness patterns and outcomes that extend current understandings of the variations in how individuals interact with their contexts offering, therefore, a nuanced view of resourcefulness.

Managerial Summary: This paper aims to understand entrepreneurial resourceful behaviour in contexts characterised by difficult economic conditions and institutional changes. We use qualitative data of individuals involved in informal cross-border activities in EU borderlands that have undergone the collapse of communism and EU enlargement rounds. The data shows that resourcefulness relies on *continuity*, reflected in previous skills and networks, family and friends, or common cultural understandings, and *change*, as resourcefulness where individuals implicitly or explicitly challenge the new border regulations. Individuals' resourcefulness translates into '*coping*' outcomes as in achieving a minimal income to maintain the current way of life and/or to sustain social relationships and '*development*' outcomes, whereby individuals earn more income and improve their business activities.

INTRODUCTION

Resource-constrained environments have been widely researched. Most research has focused on the different resourceful ways in which individuals respond to the scarcity of their resource environments, such as financial bootstrapping (Winborg and Landström, 2001), social resourcing and effectuation (Sarasvathy, Dew and Wiltbank, 2008) or bricolage (Baker, Miner and Eesley, 2003; Baker and Nelson, 2005). Whilst these studies have certainly increased our understanding of how entrepreneurs deal with resource-constraints, they have mainly focused on stable institutional contexts, providing fewer direct insights into how resource-constrained entrepreneurs respond when faced with institutional instability (Mair and Marti, 2009; Puffer, McCarthy and Boisot, 2010; Sutter *et al.*, 2013). This leads us to the question which has guided our analysis in this paper: How do entrepreneurs behave resourcefully in contexts which are characterized by both persistent resource constraints and unstable institutional conditions?

In order to explore this question, we studied informal entrepreneurial activities in borderlands between old and new member states of the European Union (EU) and neighboring countries, drawing on interviews with 100 individuals. These borderlands provide a strategic site to understand resourcefulness under unstable conditions. The presence of the border has opened up economic opportunities such as (informal) cross-border trading that support the livelihood of individuals (Anderson and O'Dowd, 1999; Yukseker, 2007) who are otherwise faced with very challenging economic conditions and resource constraints. The Eastern enlargement of the EU, and the associated change in borders, have also affected the nature and extent of such activities as a result of narrowing price differentials and creating either stricter or softer border regimes (Egbert, 2006). The context of our study reflects

institutional instability related to the collapse of communism and the dissolution of the Soviet Union in 1991 and the EU enlargement rounds in 2004 and 2007.

In this paper, we show that in unstable institutional contexts resourcefulness oscillates between continuity and change. We define *continuity* as resourcefulness that draws on known and trusted resources, including intangible resources such as networks, socio-cultural commonalities and understandings originating from socialist times. *Change* is by defined as resourcefulness that both challenges and embraces the individuals' new contexts. These patterns of resourcefulness are influenced by individuals' particular life circumstances (i.e., their motivations to pursue informal entrepreneurial activities across borders, which reflect their differential access to resources such as networks, for example) and the respective border not regions they inhabit (hard or soft). We also find that for most individuals resourcefulness, regardless whether shaped by continuity, change or both, translates into '*coping*' outcomes, i.e., into the means to achieve a minimal income in order to maintain their current way of life and/or to sustain social relationships within their communities. For a few others, resourcefulness results in '*development*' outcomes, i.e., into the means to earn more income and to improve their business activities.

We contribute to the literature on resourcefulness in several ways. First, we extend existing theorizing to incorporate resourcefulness in unstable institutional contexts. Our theorization of patterns of resourcefulness in relation to continuity and change and outcomes of resourcefulness as development and coping allows us to extend the current understanding of the variations in how individuals interact with resource constraints. We build on recent work on antecedents of entrepreneurial resourcefulness, including identity-based explanations (Powell and Baker, 2014) and entrepreneurial passion explanations (Stenholm and Renko, 2016) for variations in resourcefulness, drawing attention to the continuous interplay of individual experiences and context. Second, we also extend current theorization on the

outcomes of resourcefulness. In relation to bricolage, for example, Baker and Nelson (2005) assumed that development may be hindered because entrepreneurs choose *not* to accept new challenges. Our findings show much more varied configurations of resourcefulness and outcomes for unstable institutional contexts where continuity or a combination of both patterns of resourcefulness can also result in development and change in a coping outcome.

Third, our continuity and change constructs allow us to demonstrate how broadly individuals draw on and combine different tangible and intangible resources from their contexts. This has direct implications for the call to integrate symbolic bricolage – making do with institutional and cultural elements - into entrepreneurship studies (Phillips and Tracey, 2007).

Overall, the theory we develop provides a nuanced picture of resourcefulness shaped by differing contextual influences and with implications beyond the border regions we studied: Individuals' resourceful behavior in unfamiliar and (rapidly) changing contexts can be enabled through their engagement with the past. This helps to theorize entrepreneurial resourcefulness in a range of resource-constrained, yet diverse settings.

The paper is structured as follows. In Section 1, we review theoretical concepts from the entrepreneurship literature that focus on entrepreneurial resourcefulness and contexts. Next, we present the research context and methodology of our study, before we report and discuss our empirical findings on resourcefulness in borderlands. We end with a short conclusion.

RESOURCEFULNESS AND CONTEXTS

Resources are widely acknowledged to play a central role in the pursuit of entrepreneurial opportunities (Penrose, 1995). Entrepreneurs define resources and combine them in various ways leading to different outcomes such survival and success (Garud and Karnøe, 2003) even when faced with ‘similar resource constraints’ (Baker and Nelson, 2005: 332).

Resourcefulness has been used very broadly in the literature to refer to skills, behavior or actions individuals/firms utilize in order to make use of, combine limited resources or access necessary ones such as finance, skills, material and social resources, etc. (Di Domenico, Haugh and Tracey, 2010). Research on a particular form of resourcefulness, ‘bricolage,’ which involves individuals making do with resources at hand (Lévi-Strauss, 1966) and the novel combination of the resources at hand to new problems and opportunities (Baker and Nelson, 2005), highlights social actors’ relations to their environment. Bricoleurs make do with various resources at hand – material, skills, networking, institutions – and disregard conventions and aesthetics in order to find solutions to the problems faced in their resource-constrained environments (Baker and Nelson, 2005; Stinchfield, Nelson and Wood, 2013). The use of non-standard resources is often thought to lead to ‘acceptable’ but not optimal outcomes (Desa and Basu, 2013). Baker and Nelson (2005: 353) theorize that especially where bricoleurs avoid new challenges, they remain inert, disband or downsize. Hence, bricolage is considered to be satisficing in nature with only occasionally resulting in significant value creation (Desa and Basu, 2013) or in desirable and not just feasible outcomes (Powell and Baker, 2014).

Making do often involves network bricolage, reflecting the socialized nature of entrepreneurial activity (Baker *et al.*, 2003; Di Domenico *et al.*, 2010; Lévi-Strauss, 1966). Bricoleurs may draw on wide knowledge of their environment (Duymedjian and Røling, 2010) including local or organizational symbolic practices and memories (Bechky and Okhuysen, 2011; Perkmann and Spicer, 2014) or their passion for developing and inventing

(Stenholm and Renko, 2016). The bricoleur accesses, deploys, combines and recombines an existing and finite repertoire of social practices and institutions, which may result in configuring new institutions and/or forms of social activity that contain many elements from the past. In fact, Lévi-Strauss's original use of the term bricolage was in analogy to mythical thought and the re-deployment of past cultural elements in new ones. This making do with institutional and socio-cultural practices, defined as 'symbolic bricolage' (Campbell, 2004; Carstensen, 2011; Cleaver, 2002; Lévi-Strauss, 1966) has seldom been incorporated explicitly in entrepreneurship studies (Phillips and Tracey, 2007).

What entrepreneurship studies do acknowledge is that the contexts, such as the physical location of entrepreneurial activities, the institutional settings and the socio-cultural values of a particular region or community (Marquis and Battilana, 2009; Steyaert and Katz, 2004; Thornton and Flynn, 2005; Welter, 2011) are implicated in the range of tangible and intangible resources that entrepreneurs are able to construct and utilize as 'toolkit' (Swidler, 2001). For example, the literature on entrepreneurship in former socialist countries that have undergone institutional change draws attention to the idiosyncratic nature of the resources available in these contexts, illustrating how entrepreneurs can be locked-in into their contexts and which behaviors and informal practices they utilize to overcome context-related constraints or to exploit institutions to their personal advantage. Such practices include but are not limited to moonlighting (Guariglia and Yeon Kim, 2001), cross-border shuttle trading (Bruns, Miggelbrink and Müller, 2011; Han, Nelen and Kang, 2015; Neef, 2002; Welter and Smallbone, 2009; Wust and Zichner, 2010; Xheneti, Smallbone and Welter, 2013), networking and the exchange of favors (Ledeneva, 2006, 2008) and self-provisioning (Smith, 2002; Wallace and Latcheva, 2006). These practices have been facilitated by the inefficiency of formal rules and by corruption as well as by the extended social networks and the long-standing tradition of favor exchange (Ledeneva, 1998; Timofeyev and Yan, 2013; Tonoyan *et*

al., 2010). Therefore, a core theme in understanding resourcefulness in post-socialist countries has been its roots in socialism. Most scholars hold the view that it did not simply emerge out of the blue with the collapse of socialism (for example, Polese and Rodgers, 2011; Rehn and Taalas, 2004; Stark, 1996; Welter and Xheneti, 2013) but that it is a continuation of the ‘mundane entrepreneurship’ (Rehn and Taalas, 2004) and the ‘repair society’ fostering ‘bricolage’ behavior and lifestyle in its people (Gerasimova and Chuikina, 2009) and allowing individuals to adapt the Soviet system to their own needs.

More specifically, during socialist times, individual resourcefulness was enacted at the work place in state enterprises through the clandestine (or tolerated) use of state property such as machinery, materials and labor, for private entrepreneurial activities (Dallago, 1990) or in everyday life with individuals buying whatever product was available and ‘up for grabs’ (Gerasimova and Chuikina, 2009: 67) and using it for barter later on. Also, as soon as international holiday travels within the Soviet Bloc countries became a mass phenomenon in the early 1970s individuals started to – illegally – trade goods across Soviet borders (Morawska, 1999). Informal ‘neighborhood-based subsistence production’ (Grabher, 1994), where the surplus was sold at ad-hoc stalls in markets or railway stations was omnipresent in socialist countries. Socialist resourcefulness would have also not been possible without *blat*, defined as an exchange of favors of access to whatever was needed under conditions of shortage (Ledeneva, 1998: 37). This indicates the importance of networks and social positions for their resourcefulness.

Despite a burgeoning literature on resourcefulness (bricolage included), little work has focused on how resourceful behavior plays out in contexts which are characterized by both resource constraints and institutional instability. Next we turn to the research context and the methodology of our study.

RESEARCH CONTEXT AND METHODOLOGY

Research context

Borderlands are a good setting to explore resourcefulness in unstable institutional contexts. Cross-border activities have frequently been discussed as classical forms of arbitrage where borderland individuals exploit differences in the prices of goods, services and labor (Holtom, 2006) as well as asymmetries such as market failures and dysfunctionalities such as shortages of goods or services on either side of the border (Anderson and O'Dowd, 1999). Borders also condition the legality and legitimacy of (informal) entrepreneurial activities. As a result, individuals use knowledge about the nature of state regulations in order to subsequently adapt their cross-border activities (Bruns *et al.*, 2011). In addition, local communities in adjacent borderlands that share a language and culture often form social identities and border perceptions on the basis of their common interests and cultures rather than physical borders (Diener and Hagen, 2009; Kolossov, 2005). In order to take advantage of the opportunities that borders offer, individuals need to mobilize practical knowledge on price differences across the border as well as differences in taxation, regulation and enforcement and then pragmatically adapt the 'portfolio' of trading goods accordingly.

Our study focuses on eight European border regions in four countries: Bulgaria, Estonia, Greece and Poland. These border regions vary in terms of their socio-cultural characteristics and their geographical location vis-a-vis EU borders (Also see Appendix). The Eastern/South Eastern border regions (like Ida-Viru, South-East Estonia, Kyustendil, Biala-Podlaska, Florina and Serres) tend to be less economically developed; South-East Estonia, Kyustendil, Serres and Biala-Podlaska are mainly agricultural.

Both Ida-Viru and Kyustendil, which relied heavily on large-scale industry during socialist times, faced structural change such as enterprise restructuring and closures, followed by high rates of unemployment and the emergence of low qualified and long-term unemployed for whom re-integration into the labor market can be particularly difficult. The western located regions (Zgorzelec and Petrich), on the other hand, are predominantly urban and more centrally located within the EU. Nevertheless, these regions have all faced extended economic problems such as low levels of GDP compared to their countries' average, high unemployment and absence of investment activities; they also each have an aging population and experience high levels of migration to larger domestic cities or other EU countries.

Most of the border regions we surveyed are also characterized by a tradition of intergenerational solidarity, similar hardships experienced in the socialist period and the long experience with economies of exchange and 'favors' (Ledeneva, 1998). In some of the border regions, ethnic minorities can take advantage of border regulations that facilitate their border crossings, such as the Russian minority in Ida Viru, the Slav speaking population in Florina or the Belarusian minority in Biala-Podlaska respectively the Polish minority across the border in Belarus.

We distinguish between soft and hard borders, based on Xheneti *et al.* (2013): the former refers to borders between two member states of the EU and hard borders are those between member states of the EU and non-member countries. Borders were reintroduced with the dissolution of the Soviet Union between Estonia and Russia in 1991, and they changed status between Poland and Belarus. Initially, border regulations allowed for non-visa crossings for border inhabitants in both Polish and Estonian border regions. Border status changed again, once Estonia and Poland joined the EU in 2004. The EU enlargements in 2004 and 2007 led to the revision and restriction of many of the existing bilateral border regulations between new member states and neighboring countries (Aalto, 2006; Batt, 2003;

Holtom, 2006). As a result, in the external EU borders we have surveyed (Bulgaria-Macedonia, Greece-Macedonia, Estonia-Russia, Poland-Belarus) a strict visa regime was introduced and implemented in 2007 by most new member states (Bulgaria and Romania signed it in 2011). These changes challenged the realities of life for many individuals that relied on cross-border activities in order to ‘survive’ and/or sustain a decent livelihood.

Where the EU enlargement changed the border status to soft (Poland-Germany and Bulgaria-Greece), this led to simplifications such as the removal of visas or lengthy border controls and opened access to larger, wealthier regions across the border. Nonetheless, even in the face of these changes, political tensions between countries, such as between Estonia and Russia, Poland and Belarus, Greece and Macedonia, continue to negatively affect the way border-crossing regulations are implemented and monitored in practice.

Data collection

In the eight border regions, we conducted a total of 100 in-depth interviews with individuals involved in informal cross-border activities (Table 1). The data was collected in 2007 as part of a larger project concerned with cross-border cooperation, including activities of organizations, enterprises and households in border regions¹. The original idea of the project was to focus on trading activity with a cross-border element. However, initial research showed that such activity was not present in all case study regions. As a consequence, in regions where other forms of cross-border entrepreneurial activity were dominant, we

¹ The interviews reported here represent a smaller part of all the data collected in the wider research project on cross border cooperation in Europe’s border regions. The research project consisted of 456 interviews in total with organizations supporting cross-border exchange and cooperation (120 interviews), enterprises (236) and individuals (100 interviews) in 12 border regions. National research teams carried out the empirical research in each of the surveyed countries (Bulgaria, Estonia, Finland, Germany, Greece and Poland).

extended the concept from selling to include cross-border activity such as sources of supply and buying and entrepreneurial activities that draw on cross-border labor flows (See Appendix for more information on interviewees).

Insert Table 1 here

A purposeful sampling strategy was employed whereby researchers identified respondents through observation of petty trading activities at shopping areas or markets on both sides of the border or at meeting places close to border crossing points. The semi-legal nature of some of the activity presented practical problems for the research teams. The researchers approached respondents personally; in a few cases accompanying them on their cross-border trips in order to gain the trust of the respondents. The researchers also used a snowball approach, seeking assistance from interviewees, local relatives and colleagues to identify additional respondents. The Estonian research team encountered more difficulties in identifying and/or approaching cross-border petty traders. In order to gain information on the nature and extent of current/past informal cross-border activities in these regions, they relied extensively on key informants some of whom were also involved in informal cross-border activities, although without openly talking about it. There are some limitations to this sample composition because our data naturally suffers from survivor bias as we only could interview those individuals who at the time of the interview were still (more or less successfully) involved in cross-border activities.

The interviews placed particular attention on the nature and origin of cross-border activities; barriers, challenges and solutions with the cross-border activity especially with regard to EU enlargement and the regulatory and social institutions; and the wider contribution of these activities at individual and community level. This focus was in line with

the original project's main research question. What we present in this paper has emerged from our further analysis of these interviews.

Interviews were semi-structured, reflecting both the exploratory and sensitive nature of the subject as well as the need for some consistency across the regions. They were conducted face-to-face and in the national languages by the national teams in each of the countries. Where possible, interviews were recorded (in the Greek and Polish regions for example); otherwise, they were written up directly after the interview had taken place. All interview transcripts were translated into English and entered into a computer program for analyzing qualitative data (NVIVO) because such programs support researchers in handling large amounts of text systematically and identifying patterns. When entering data into the program, the national teams used a common structure, following the main headings of the topic guide which had been developed jointly by all teams, based on extensive literature reviews in relation to the project's main themes.

Researchers were also encouraged to make extensive use of memos to facilitate discussion and interpretation of interview material. Findings and interpretations were presented and discussed at several project meetings. All these steps not only ensured consistency across the whole dataset but also facilitated the collaborative efforts of, and continued dialogue between, all teams in improving the overall quality of the data and their trustworthiness (Strauss and Corbin, 1998).

Data coding and analysis

For the data analysis in this paper, given its exploratory focus, we followed an inductive approach (Gibbs, 2004) and proceeded from single-case and within-case (i.e., analyzing interviews within regions) to cross-case analysis (i.e., comparing our coding results across regions/countries, and, ultimately, across patterns and outcomes). The single-case and within-case analysis help to build familiarity with the data, while the search for cross-case patterns forces the investigators to go beyond initial impressions (Eisenhardt, 1989). Each author repeatedly cross-checked the coding strategies and the interpretation of concepts and data. Our coding proceeded in several iterative steps (Table 2), and in each step we also went back to earlier coding, revisiting and refining our interpretations. This helped us to uncover the complexity of cross-border activities, in particular the ways in which the transported goods/services across the border, rather than being simple price exploitations, provided solutions for the challenges individuals faced in their unstable contexts.

Insert Table 2 about here

In step 1, we coded all instances of resourceful behavior we identified in each interview by drawing on the literature on resourcefulness. From this step, we were able to illustrate the variety of resources individuals utilized, ranging from material resources, previously acquired skills and networks to resources that were specific to the borderlands such as the various ways in which individuals dealt with border impediments or simplifications.

In step 2, we were interested in understanding whether resourcefulness as reflected in the activities and the types of resources individuals could draw on, varied across respondents and border regions. We took a closer look at individual life circumstances as reflected in the motivations for cross-border activities, and at the characteristics of the borderlands such as

hard/soft, socio-culturally close/distant and core/periphery (see our description of the research context). Whilst the majority of individuals in our sample stated economic reasons as their main motivation, they differed by the extent to which their activities were essential or supplementary to their livelihoods. Based on this, we distinguished between different groups of respondents: those who supplemented their pension (pensioners); those who conducted informal cross-border activities in order to supplement their main income and those who carried out these activities as their main income. These individual life circumstances defined access to intangible resources through social and network positions.

In step 3, we identified patterns and outcomes of resourcefulness. Patterns of resourcefulness are continuity and change, whilst the outcomes are coping and development. We then proceeded to understand variations in these patterns and outcomes, showing how life circumstances of the respondents and the border status influence patterns and outcomes. In step 4, we developed six overarching configurations of variations in patterns of resourcefulness and outcomes, together with their main influences. We now turn to report our findings from this analysis.

FINDINGS: PATTERNS AND OUTCOMES OF RESOURCEFULNESS

Individuals in our sample utilized a variety of resources, ranging from material resources to intangible resources that were specific to the border context, reflecting common histories and experiences from socialist times. From their use of resources, we identified two broad patterns of resourcefulness, namely continuity and change, and from their expectations for the future of their border activities, we identified two outcomes, namely coping and development. Table 3 shows each case from our sample coded on these four dimensions.

Insert Table 3 here

Before we turn to report on each dimension in more detail, we outline our main findings. *Continuity* is reflected in those resources that result from the past such as previous skills and networks, family and friends, or common cultural understandings and a mutual history, illustrated by, for example, ethnicity or dual citizenships where populations live across borders. *Change*, on the other hand, is resourcefulness that takes advantage of the unstable institutional context. It is visible where individuals implicitly or explicitly, tried to challenge the new border regulations on their own terms, crossing the borders several times a day in order to make up for the restrictions in the quantities of goods allowed to be imported. In other cases, they re-oriented their activities towards borders with less stringent regulations or softer borders in anticipation of, or following the EU enlargement or established strong links to customers and suppliers which assisted them in adapting their activities.

These two patterns of resourcefulness resulted in two different outcomes: *coping* and *development*. Coping, which occurred in the majority of our cases (65) was evidenced in the persistence with these activities amongst all groups of respondents; and second, in its utilization for maintaining social relationships within their communities without any monetary gain involved or for maintaining a particular lifestyle. Therefore, we labelled this coping. Coping occurred more often in hard borders, pointing to restrictive border contexts as influence.

Development was evidenced in the continuation and growth of cross-border activities and it occurred in 35 of our cases. The development outcome was more common amongst those that are involved in border activities as a main job and amongst those trying to supplement income from a main job. Development occurred when respondents earned more income from their activities and actively tried to improve their business activities. Therefore, we labelled this outcome development.

Regarding the variations of patterns of resourcefulness and their outcomes, we identify six overarching configurations, which indicate the varying interplay of border status and/or life circumstances. The former captures the formal border status as direct – restrictive or enabling – influence on patterns and outcomes of resourcefulness whilst life circumstances capture a more indirect influence, reflecting the access individuals have to intangible resources through their social and network position.

Patterns of resourcefulness

Continuity

Respondents that relied on continuity utilized resources like products from their gardens (e.g., flowers, mushrooms, berries) or discarded resources. Furthermore, they frequently relied on well-established networks of friends and family, who provided information and support for their cross-border activities. Continuity was also visible where individuals combined previous skills and networks with help from their family and where their ethnicity/citizenship facilitated access to trade across the border. Knowledge of the language of the adjacent country helped to make contacts across the border or to research the cross-border market and the prices of goods. When talking about the origins of her unregistered activity, this Bulgarian woman explains:

‘I teach Bulgarian in a private school [...] I used to be a dancer of traditional folklore dances in Bulgaria. Now that I live in Greece I connect folklore groups from both sides. Some Bulgarians, who knew I was in Greece, in 2000, asked me to get them in touch with Greek bands, so that they could arrange a festival. That was my first cooperation...’ (Serres 7)

Reliance on ethnicity was another important resource that allowed individuals to overcome border restrictions. Some respondents referred to having joint citizenship (Estonian/Russian; Bulgarian/Macedonian; Bulgarian/Greek); or they mentioned future plans for obtaining joint citizenship having realized its benefits in challenging border regulations.

Pensioners mainly drew on continuity in the form of material resources and surplus from their garden, which is not surprising, given their lack of access to current networks or resources from the workplace. For those respondents who relied on cross-border activities as their main job or who were supplementing a main job, joint citizenship was an enabling resource. For example, after Bulgaria's entry into the EU there was a surge in the number of Macedonian respondents involved in cross-border activities, who applied for Bulgarian citizenship to ease entry into Greece. One such example is Florina 21 who owns a small clothes shop on the Macedonian border with the Florina region in Greece. She imports products from Greece informally, officially declared for her personal use, thus paying neither custom fees nor VAT in Greece. She held a multiple-entry visa to Greece because she used to work for a Greek company for eight years. However, at the time of interviewing, due to the political problems between Macedonia and Greece, she was experiencing difficulties in acquiring a visa, which created lots of problems for her business. Therefore, she was thinking of applying for Bulgarian citizenship so as to access other EU countries like Greece.

Whilst continuity resourcefulness featured in both types of borders, it was particularly useful for individuals in hard borders who drew on collective action to overcome border constraints. For example, in Estonian regions, individuals crossed the border jointly by bus; everybody buying a particular good and jointly selling them afterwards to customers. Similarly, informal taxi drivers on the Greek-Macedonian border operated collectively with their clients, whereby the latter agreed to travel as 'friends' and the drivers took off their taxi signs.

Change

This pattern of resourcefulness both challenged and embraced new border contexts.

Individuals challenged stricter border regulations in hard borders and benefited from their simplifications in soft borders. In hard borders, pensioners and those that relied on cross-border activities for their main income engaged in semi-legal actions that would allow them to maintain similar levels of trading activity and make ends meet: They crossed the borders several times a day in order to circumvent restrictions in the quantities of goods they were allowed to bring along. Often, they relied on close links with both customers and suppliers across the border that sustained these activities, allowing them to get a visa, or on networks with other petty traders or custom officials. As one key informant in Southeast Estonia explains:

During the last five years before joining the EU (in 2004) the price difference was very lucrative for people living near the border who used it for earning extra living...[Nowadays] the main reason driving people to Russia is cheaper fuel and alcohol, which can be sold in Estonia with profit. Many people standing in line to cross the border are known to border-guards. Some people go there and come back several times a day. There is no need to travel far on the Russian side, already a few kilometers after the border there are a group of four gas stations (some say that these are made for Estonians). (Southeast Estonia 8)

In the case of soft borders, individuals benefited regardless of their life circumstances, from the increase in the cross-border flows of people. This led to loose network contacts, in the form of word-of-mouth-recommendations which helped some respondents to successfully utilize informal labor in the more prosperous or wealthier adjacent border regions. Zgorzelec 8, who offers cosmetic services to German customers since 2006 illustrates this well:

I was learning at the cosmetic school. I wanted to earn some money and I was providing cosmetic services in Zgorzelec, in customers' houses. During one visit I met a German woman who asked me about my prices. She said that it is much cheaper than in Germany and she wanted me to cleanse her face too. Then she gave

me her phone number and after a short time I had four meetings arranged. (Zgorzelec 8)

Other respondents reported better business prospects as the nature of the agreements with suppliers across the borders could be formalized more easily and the quantities of goods crossing the border could be increased. For example, Serres 8 sells clothes she brings from Greece to Bulgaria. Her cooperation was initiated by Greek traders with whom she has been cooperating for the past three years. Whilst she was aware of good quality garments in Greece she was not sure as to where to go until she met with the Greek suppliers. She has also taken full advantage of the changes related to the softening of borders:

Now it is easier with the EU [enlargement]... We don't have customs now. It is easier to get more goods and invoices. In the past, the Greeks would not provide invoices so as not to pay too much in the Tax Office. I used to buy fewer quantities in order to make it seem as if it was for personal use, not for trade, when I was crossing the borders. (Serres 8)

Outcomes of resourcefulness

Coping

Coping occurred more often in hard borders. Mainly pensioners and those who relied on cross-border activities as their main source of income achieved a coping outcome because of limited resource variety in combination with the restrictive border regulations. The various resources they utilized such as crossing the border more frequently allowed them to adapt in very small ways and persist with these activities in the short term. Their limited gains were often compensated by the potential these activities offered to keep them active and needed in their close family circles or community more broadly. For those pensioners who had access to visas because of family links, informal activities turned into a means of maintaining social

relationships. They provided (non-financial) favors to their community and provided friends or family with access to a range of goods or services as the following example from South East Estonia 9 illustrates: She buys products, ordered by close friends and family, in the Russian side of the border and provides the goods as gifts.

A number of those individuals who relied on cross-border activities as their main source of income were aware of the fact that their activities had limited viability; and some respondents were vocal about having to stop these activities in the very near future. For example, Florina 2 who trades auto parts from Greece to Macedonia realized that his activity would need to be stopped once the changes in the border regulations equalized prices between the two countries:

The reasons for cooperating with the Greek traders are the good prices, the merchandise and the auto spare parts brand. I am planning to stop in the future because in Macedonia the auto spare parts are going to be cheaper, so it won't be of benefit to buy them in Greece. (Florina 2)

The coping outcome was, however, evident in the case of soft borders too. For those who had been involved in cross-border activities to supplement their main income, softer borders apparently came with more opportunities to earn an income in their main job which may have led them to neglect their informal on-the-side activities. In contrast, for those that earned their main income with cross-border activities, softer borders came with more competition. As a result, they found it difficult to identify alternatives that would allow them to continue earning an income through cross-border activities. Their resourcefulness was restricted to their current activities as they were just waiting to see what was going to happen rather than actively searching for alternative cross-border activities with more potential. One such example is Serres 4, who is a taxi driver, now mainly focusing on domestic activities:

Things have changed in these last years. Now many people go to Bulgaria with their cars, while in the past they left their cars on the Greek side and took a taxi to travel inside Bulgaria. It is also easier now for Bulgarian taxi drivers, legal or not, to work inside Greece. This is illegal. The controls are not so good, so it is more difficult for us to make a living. Greek traffic police doesn't do proper checks in order to regulate this matter. I could also say that traffic between the two countries has diminished these last years, especially after their entry in the EU. (Serres 4)

Development

Development was pursued in both border contexts, mainly amongst those who relied on cross-border activities for their main income or to supplement their income from a main job. In hard borders, in particular, they benefitted from their long standing involvement in cross-border activities, which together with their skills and knowledge as well as the wider network of connections (friends, customers and suppliers) on both sides of the border allowed them to think of ways to develop their activities. They diversified their products, focused on a niche product or in some cases undertook more than one activity at the same time.

Florina 19, for example, produces jeans. They (married couple) started in 1999. Initially, they worked with 2-3 Greek partners in Thessaloniki because the price of the material was low and the quality was much higher than in Macedonia. They bought the material as if it were for personal use and hid it in the car. They stopped trading with Greece two years ago because of visa issues and high taxes, worked briefly with Turkish partners and only recently have legalized their business and operate only in Macedonia. They are in the process of arranging to work with Italian partners:

We want to work with Italians. But it depends on the prices and quality. We also want to buy from Greece ready brand products and sell them here [Macedonia]. (Florina 19)

In soft borders individuals also benefitted from greater demand across the border, in anticipation of, or following the EU enlargement. One such example is Petrich 1, who has continuously responded and adapted to his unstable context relying on his previous

skills/knowledge and actively responding to the institutional instability by re-orienting his activities. In the past, he was engaged in the production of field tomatoes and cucumbers but he discontinued this activity because of significant losses related to selling produce.

Subsequently he turned to trade with tomatoes imported from Turkey in the period 2002-2006. His activity with Greece was initiated in the beginning of 2007 when the trader began to import agricultural products – mainly tomatoes and cucumbers from Greece.

Configurations of resourcefulness in unstable contexts

When we proceeded to analyze the patterns of resourcefulness together with outcomes, we identified a total of six overarching ‘configurations’ (Table 4). Despite being faced with the same challenges and relying upon the same pattern/combination of patterns of resourcefulness, the cross-border activities of our respondents resulted in different outcomes.

Insert Table 4 here

We now turn to discuss why some individuals are development-oriented and why others cope.

Configurations I and II include those respondents who exclusively utilized continuity resourcefulness, with contrasting outcomes. Coping was influenced by a hard border context, while development reflected life circumstances that allowed a better resource access.

I: Continuity-coping. In line with the literature, this was one configuration we had expected to see in our data, and it was strongly influenced by the border context: Continuity-coping occurred mainly in hard borders and regardless of the life circumstances of our

respondents. In these restrictive contexts, continuity is a necessity for individuals to persist and survive with their activities.

II: Continuity-development. Only a few of those relying on continuity were able to pursue development. Going back to the individual cases illustrates that these individuals traded goods that required particular skills and knowledge of a niche market. The niche markets these goods were destined for were mainly comprised of a circle of close friends. For these individuals, continuity was essential in sustaining the market for their goods and hence, in developing their activities further.

Configurations III and IV contain those cases where respondents drew solely on change resourcefulness albeit with different outcomes as explained by the nature of the border.

III: Change-coping. The cases of those respondents that relied on change and yet, were only coping, clearly indicate the very restrictive nature of the border. Despite individuals' efforts to challenge these border regulations, the hard border status limited the development potential of their activities, due to restrictions in the number of transactions and also profit margins.

IV: Change-development. Again, this was a configuration we had expected to see in our data, based on previous literature. It occurred mainly in soft borders, where changes in border regulations were an enabling factor for cross-border activities. They opened up new opportunities for business development for those that relied primarily on these activities for their income through easy access to the adjacent wealthier border.

Configuration V and VI illustrate the *combinations of continuity and change resourcefulness* that the majority of our respondents (63) used. The main reason why some individuals who relied on both continuity and change resourcefulness developed their activities while others coped is the overall restrictive border context for configuration V and

the interplay of border contexts and life circumstances, which come with differential resource access for configuration VI.

V: Continuity-change-coping. Here, we see a clear influence of hard borders, indicating a need for combinations of resourcefulness in border contexts that restricted individuals' ability to trade freely. These combinations often are related to the use of ethnicity to cross (more frequently) the border, but without any other changes of the products traded or markets served. As a result, the continuity-change resourcefulness only led to the coping outcome.

VI: Continuity-change-development. The interplay of life circumstances and border contexts was evidenced in this configuration. Those individuals who were engaged in cross border activities as their main job, or used border activities to supplement their income from a main job, had access to, and made use of a wider resource base, achieved a development outcome. Their long-standing involvement in cross-border activities influenced how they interacted and responded to their environment. In hard borders, they actively networked with custom officials and used their ethnicity for access to the border. In soft borders, they benefited from simplified border regulations and the demands of the wealthier adjacent border. Thus, they recognized the nature of border change and how to access and combine resourcefulness patterns to respond to it.

Insert Figure 1 here

Figure 1 summarizes our findings, outlining the configurations together with the influences of border and life circumstances in each. Some of the influences we presented above and in the Figure are substantiated by our data. Dotted lines, on the other hand, represent potential influences which are suggestive in our data but would require more

research. We expected to see clear links between patterns and outcomes along the lines of continuity resourcefulness leading to coping and change resourcefulness leading to development. However, these links were the exception rather than the rule, and they confirmed a clear border influence: configuration I (continuity-coping, 19 cases) occurred more often in hard borders; configuration IV (change-development, 4 cases) in soft borders. Overall, the variations our data shows in terms of resourcefulness patterns and outcomes point to the restrictive influence of the hard border context on those configurations that had a coping outcome (I, III, V.), regardless of the pattern/combination of resourcefulness the respondents applied. Where individuals achieved a development outcome, we see different influences: the soft border context was a major influence on configuration IV, i.e., for those relying on a single pattern of resourcefulness; life circumstances influenced those relying on continuity for a development outcome (configuration II); and the interplay of life circumstances and border contexts influenced configuration VI., i.e., those combining patterns of resourcefulness. These differing influences of borders and life circumstances and their interplay explain *why* individuals responded differently to what appears to be the same problem in their contexts.

DISCUSSION

The research question we posed in this paper was: How do individuals employ resourcefulness in unstable institutional contexts? Departing from a set of studies that research entrepreneurial resourcefulness in stable resource-constrained contexts, rather than simply identifying the different types of resources and resourcefulness that are characteristic of our unique borderland contexts, we attempted to understand *what* explains the diversity of resourcefulness individuals utilize in unstable institutional contexts. Our findings identified

continuity and change as central to explaining the resourcefulness we see in our study. Continuity and change are also central to explaining why the outcomes of resourcefulness we identify— coping and development – vary across borders and life circumstances of individuals. Thus, despite the fact that most individuals in our sample were concerned with earning an income within the tangible resource scarcity of their unstable institutional contexts, the way they drew upon their context, and with what outcomes, varied. This is shaped by the interactions between the patterns of resourcefulness, their particular life circumstances and the respective border contexts they inhabit. We suggest that these findings add further insights into resourcefulness in unstable institutional contexts.

Firstly, most studies of resourcefulness focus on the resource-constrained nature of contexts without positioning the resourceful behavior they describe within its socio-cultural, spatial and economic contexts (Steyaert and Katz, 2004). We enrich this literature by highlighting the context of entrepreneurial resourcefulness, illustrating how in unstable institutional contexts, resourcefulness oscillates between continuity and change. With this, we add to the current understanding of the variations of resourcefulness. The continuity we observe in resourcefulness in the border regions is closely shaped by socio-cultural commonalities such as contacts and common knowledge of *'how things worked'* from prior (in this case socialist) times. The use of underutilized resources or of those from the main workplace, trading skills, languages, networks and rule non-compliance reflect the experience and knowledge individuals gained during socialist times, as most of these behaviors were omnipresent in socialist countries and continue to be used at present too (Manolova and Yan, 2002; Smallbone and Welter, 2001; Welter and Smallbone, 2011). In this regard, continuity offers the access to a set of tangible and intangible resources that have developed over time and are stored in the community values, ethnic identities and social support evolving from hardship times and intergenerational solidarity.

Whilst in all regions individuals engaged in these activities for lack of alternatives, our data also showed the value individuals placed onto the role of these activities in supporting both economic ‘survival’ and social relations. Individuals were supported by, and contributed to maintaining, the close social relations prevalent in these communities. We therefore suggest that continuity makes the resourcefulness of individuals in unstable institutional contexts possible: it is an antecedent for resourcefulness. On the one hand, history, as in our case is apparent in the post-socialist legacies of common understandings and non-compliance, has contributed to continuity in resourcefulness because the recourse to familiar, even if nowadays unwanted – or illegal – actions offers stability in contexts where turbulence and change dominate. Yet, some individuals have also strategically embraced their unstable contexts and have utilized a range of resources to rewardingly respond to this instability. Interestingly, we also observed that most resourcefulness that was shaped by change also relied on continuity. Therefore, our analysis allows us to theorize resourcefulness in unstable institutional contexts as an oscillating pattern, which is not only moving between continuity *or* change but simultaneously is drawing on both continuity *and* change, and being influenced by the life circumstances of individuals and the border regions they inhabit.

Secondly, our study allows us to extend recent discussions on the outcomes of resourcefulness. Entrepreneurial resourcefulness very often is considered as coping behavior leading to ‘satisficing’ outcomes (Desa and Basu, 2013), as more of a transient solution or short time arrangement mainly enabled by continuity. In line with the literature, we showed that most individuals’ resourcefulness translated into ‘coping’ outcomes or into the means to achieve a minimal income and to survive. Our data, however, also clearly illustrated that it was not one pattern of resourcefulness individuals used to arrive at coping, but that individuals also combined both patterns, particularly so in hard border regions. From this, we

theorize that in particularly unstable contexts (such as hard borders) resourcefulness that oscillates between continuity and change is a *necessity* to cope, for most individuals.

At the same time, for some individuals, resourcefulness that oscillates between continuity and change was enabling, whereby they creatively combined past resources with the ones resulting from the changes in their context in achieving a more rewarding entrepreneurial outcome. In those cases, their individual life circumstances were enabling, often together with the softer border context. These individual life circumstances which are situated within past and current employment status reflecting network and social positions as intangible resources, also point to the variability of how individuals make use of continuity and/or change resourcefulness and with what outcomes. Whilst recent literature has linked variation in resourcefulness to founders' identities (Powell and Baker, 2014) or entrepreneurial passion (Stenholm and Renko, 2016) we point to the variation in life courses (experiences) and the accumulation of tangible and intangible resources. This allows a dynamic understanding of entrepreneurial resourcefulness that develops as the interplay of (changing) contexts and life circumstances. Therefore, we suggest that it is important to not simply assess patterns of resourcefulness, but to analyze them together with their outcomes, in order to fully understand how entrepreneurial resourcefulness is manifested in constrained and unstable institutional contexts.

Thirdly, our special emphasis on individuals' knowledge of their contexts (the continuity and change aspect) and their access to, and combinations of, intangible resources drawn from these contexts allows us to add some further insights into symbolic bricolage and how it can be integrated into entrepreneurship studies. Despite some recent engagement with the use of organizational symbolic practices in developing new organizational forms (Perkmann and Spicer, 2014) or the leveraging of unique cultural resources by diaspora entrepreneurs (Elo, 2016; Riddle and Brinkerhoff, 2011), entrepreneurship studies have not

articulated the possibilities symbolic bricolage provides for resourceful behavior. Like other studies of entrepreneurial resourcefulness, we illustrate the active engagement of individuals with their context (Duymedjian and Ruling, 2010). However, our configurations of resourcefulness patterns – continuity and change, and resourcefulness outcomes – coping and development with their emphasis on socio-cultural and institutional understandings and shared meanings, allow us to go beyond the tangible resource-centric views of resourcefulness common in the management literature (Duymedjian and Ruling, 2010; Rönkkö, Peltonen and Arenius, 2013; Perkmann and Spicer, 2014).

By extending the scope of resourcefulness studies to contexts that not only face tangible resource scarcity, but also experience institutional instability we are able to understand how broadly individuals draw on the manifold tangible and intangible resources from their contexts (Clever, 2002; Korsgaard and Anderson, 2011). These contexts allow us to also show the affordances and limitations of symbolic bricolage. The unstable conditions we describe activate different ‘elements from the past’ stored in individual socio-cultural repertoires; and they also show that some intangible resources can be more easily incorporated into new practices, while others’ use is constrained by the nature of the border environment. Generally, the access and combination of these resources is achieved in (unconventional) ways that make sense to the individuals inhabiting unstable institutional contexts. They engage in a range of entwined practices, creatively find solutions to their livelihood problems and preserve community values and networks that could eventually enable future resourcefulness. These different ways of being resourceful suggest that those socially excluded could have a less deprived and more dignified or rewarding existence because they benefit from simply living in a resourceful community. The importance that shared meanings and understandings play for resourcefulness draws attention to the potential

role of social identities across borders for resourceful behavior, which could offer scope for future research.

Finally, our findings have implications beyond the border contexts we used as empirical background, for entrepreneurial activities under extreme operating conditions (Khoury and Prasad, 2016), in conflict environments (e.g., Brück, Naudé and Verwimp, 2011; Muhammad, Ullah and Warren, 2016) or in contexts experiencing a high influx of refugees (Easton-Calabria and Omata, 2016). This emergent research stream calls for research on individual entrepreneur / firm agency in dealing with the resource-constrained nature of their contexts. Our research provides a theoretical framework that helps to understand how individuals mobilize resources when faced with several resource-constraints, by engaging both with the past and the changing nature of their contexts. Exploring the different behaviors utilized in these constrained, yet diverse settings would support not only a better theorization of entrepreneurial resourcefulness but will in turn generate knowledge that would fit into policy programs that target particular contextual dynamics.

CONCLUSIONS

Our main concern in this paper is with how individuals in unstable institutional contexts deploy resourcefulness. Our interest is both in understanding *what* explains different patterns and outcomes of resourcefulness and also *why* different people inhabiting the same context use different patterns of resourcefulness and, even where they use the same, arrive at different outcomes. We extend current theorizing on resourcefulness in several ways: First, we extend existing theorizing to incorporate resourcefulness in unstable institutional contexts. We provide a more nuanced view of resourcefulness by showing that resourcefulness also oscillates between continuity and change, thus adding to current understandings of the

variations in how individuals interact with their contexts. Second, we extend current theorizing on the outcomes of resourcefulness. Third, we demonstrate how symbolic bricolage is implicated in resourcefulness in unstable institutional contexts by showing how broadly individuals draw on, and combine both tangible and intangible resources. Overall, our study has implications that go beyond the borderland context by indicating that the context where resourcefulness unfolds is not static and ‘outside there’ but it is an integral part of resourceful behavior, deeply embedded in the how and why of entrepreneurial resourcefulness.

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Table 1: Distribution of interviews by region

Country Investigated	Case Study Region	Type of border	Bordering country	Number of interviews
Poland	Zgorzelec	Soft	Germany	15
	Biala Podlaska	Hard	Belarus	15
Estonia	Ida Viru	Hard	Russia	10
	South East Estonia	Hard	Russia	10
Greece	Florina	Hard	Macedonia	21
	Serres	Soft	Bulgaria	11
Bulgaria	Petrich	Soft	Greece	10
	Kyustendil	Hard	Macedonia	8

Note: Detailed information on the individuals interviewed in each region and their activities

is provided in Annex 1.

Table 2: Coding scheme

Step 1: Identifying instances of resourcefulness	
Codes	Examples for coding
Material resources: under-utilized or discarded tangible resources; surplus farm resources	Sales of fruits and vegetables from the garden in the season (Zgorzelec 14)
Family & friends	I had many Greek fellow students in the University in Sofia that helped me in my business. This Greek friend of mine...was also a student of Chemical- Engineering. That's where we became friends, as well as with other Greeks too. This helped me a lot. (Serres 9)
Previously acquired skills & networks	The fact that we worked in large wholesale store determined, that me and my wife knew something about the trade, we knew the suppliers with whom we later cooperated. This job helped us. (Biala Podlaska 1) Even before 1989 he used to be a professional driver and worked in the former State Transport Company. After the falling of the socialism, in 1991 the interviewee had the

<p>Links with customers & suppliers</p>	<p>opportunity to use a car of the State Transport Company (that was a specific form of private initiative at that time) and he used it as a taxi to provide transport services, cross-border as well. (Kyustendil 1)</p> <p>In the beginning he had random contacts with Bulgarian merchants. Gradually, as the contacts with some of them became more frequent, he deepened the relations with them. As a regular customer he got reduction in prices. Thus he created a circle of partners with whom he has been working up to now. Their relations are based entirely on handshake agreements. (Kyustendil 2)</p>
<p>Citizenship/ethnicity/common culture</p>	<p>Local Russian-speaking people who live in Narva (Estonia) can go to work across the border if they have the possibility to obtain the visa on more favorable conditions (i.e. yearly visa or Russian passport as they are Russian citizens). Russian citizens have no great obstacles in terms of movement over the border. With people, also goods move within the allowed limits. (Ida Viru 6)</p>

Changing border orientation	Recently I am having problems with entrance to Belarus – I was there 99 times within 8 months and they do not want to let me in there anymore. I go to Ukraine – there are no such restrictions over there. (Biala Podlaska 7)
Frequent border crossings	Main difficulties occur with limitations on the quantities of goods at customs. Individuals solve this by crossing the border more often, which is possible for Russian citizens who can cross the border more freely. (Ida Viru 1)
Step 2: Identifying motivations of respondents	
Codes	Example
Supplementing income – pensioners	I trade for several years (about 6), every day or several times a week since I was retired... Trade gives me little profits, but since I have plenty of free time and low pension I want to spend my time trading to get additional income. (Zgorzelec 14)
Supplementing income – employed / entrepreneur	(...) this is additional income for me (Zgorzelec 6)

Main income	I trade clothes, small things. I have a shop here. I buy things from Greece, Turkey, Bulgaria and Italy. I go to Thessaloniki with friends of mine, I see prices and products, I compare and I buy what I think is more profitable. All these things, I bring them here as personal stuff and I don't have to pay custom fees. (Florina 21)
Step 3: Identifying patterns and outcomes of resourcefulness	
Patterns of resourcefulness	Derived from codes
Continuity	citizenship/ethnicity/common culture; family & friends; previously acquired skills & networks, material resources
Change	links with customers & suppliers; changing border orientation; frequent border crossings
Outcomes of resourcefulness	Derived from codes
Coping	Persistence / stopping intentions, non-monetized and lifestyle choices:

Development

The reasons for cooperating with the Greek traders are the good prices, the merchandise and the auto spare parts brand. I am planning to stop in the future because in Macedonia the auto spare parts are going to be cheaper, so it won't be of benefit to buy them in Greece. (Florina 2)

People buy goods mainly for personal needs, for acquaintances and friends. (Ida Viru 1)

Demand changes; product diversification and network leverage:

In the past, he was engaged in the production of field tomatoes and cucumbers but he discontinued this activity because of significant losses related to selling the whole produce. Subsequently he turned to trade with tomatoes imported from Turkey in the period 2002-2006. His activity with Greece was initiated in the beginning of 2007 when the trader began to import agricultural products – mainly tomatoes and cucumbers from Greece. (Petrich 1)

Step 4: Identifying configurations of patterns and outcomes

Table 3: Patterns and outcomes of resourcefulness by life circumstances and border status

Interview	Motivations for informal cross-border activities	Border Status	Instances of resourcefulness							Outcomes				Pattern of resourcefulness	Outcomes of resourcefulness	Configurations	
			Material Resources	Citizenship/Ethnicity/Common culture	Family and friends	Previously acquired skills and networks	Links with customers and suppliers	Changing border orientation	Frequent border crossings	Persistence /Stopping intentions	Non-monetized and lifestyle choices	Demand change	Product diversification and network leverage				
Biala Podlas ka 2	Supplementing income - pensioner	hard				Yes					Yes				Continuity	Coping	I. (19)
Biala Podlas ka 9	Supplementing income - pensioner	hard	Yes	Yes	Yes	Yes						Yes			Continuity	Coping	
South East Estonia 9	Supplementing income - pensioner	hard		Yes								Yes			Continuity	Coping	
Biala Podlas ka 15	Supplementing income - employed/entrepreneur	hard	Yes		Yes						Yes				Continuity	Coping	
Florina 13	Supplementing income - employed/entrepreneur	hard				Yes					Yes				Continuity	Coping	
Ida Viru 9	supplementing income - employed/entrepreneur	hard		Yes							Yes				Continuity	Coping	
Biala Podlas ka 1	Main income	hard				Yes					Yes				Continuity	Coping	
Biala Podlas ka 10	Main income	hard		Yes	Yes						Yes				Continuity	Coping	
Biala Podlas ka 12	Main income	hard			Yes	Yes					Yes				Continuity	Coping	

Biala Podlas ka 4	Main income	hard	Yes		Yes					Yes				Continuity	Coping	
Florin a 21	Main income	hard		Yes	Yes	Yes				Yes				Continuity	Coping	
South East Estoni a 3	Main income	hard	Yes	Yes						Yes	Yes			Continuity	Coping	
South East Estoni a 7	Main income	hard		Yes						Yes				Continuity	Coping	
Zgorz elec 13	Supplementing income - pensioner	soft	Yes							Yes				Continuity	Coping	
Zgorz elec 14	Supplementing income - pensioner	soft	Yes								Yes			Continuity	Coping	
Zgorz elec 15	Supplementing income - pensioner	soft	Yes							Yes				Continuity	Coping	
Serres 10	Supplementing income - employed/entrepreneur	soft		Yes	Yes	Yes				Yes				Continuity	Coping	
Serres 3	Main income	soft				Yes				Yes				Continuity	Coping	
Serres 4	Main income	soft	Yes							Yes				Continuity	Coping	
Florin a 16	Supplementing income - employed/entrepreneur	hard				Yes						Yes		Continuity	Develop ment	II. (4)
Florin a 9	Supplementing income - employed/entrepreneur	hard			Yes							Yes		Continuity	Develop ment	
Zgorz elec 7	Supplementing income - pensioner	soft			Yes	Yes						Yes		Continuity	Develop ment	
Zgorz elec 5	Main income	soft			Yes							Yes		Continuity	Develop ment	
Biala Podlas ka 8	Supplementing income - pensioner	hard					Yes			Yes				Change	Coping	III. (10)
Ida Viru 10	Supplementing income - employed/entrepreneur	hard					Yes		Yes	Yes				Change	Coping	

South East Estonia 1	Supplementing income - employed/entrepreneur	hard							Yes	Yes				Change	Coping
Biala Podlas ka 6	Main income	hard				Yes				Yes				Change	Coping
Kyustendil3	Main income	hard				Yes				Yes				Change	Coping
South East Estonia 4	Main income	hard							Yes	Yes				Change	Coping
South East Estonia 5	Main income	hard							Yes	Yes				Change	Coping
South East Estonia 8	Supplementing income - pensioner; main income	hard							Yes	Yes				Change	Coping
Zgorzelec 9	Supplementing income - employed/entrepreneur	soft				Yes					Yes			Change	Coping
Serres 6	Main income	soft				Yes					Yes			Change	Coping
Kyustendil6	Main income	hard				Yes						Yes		Change	Development
Serres 8	Supplementing income - employed/entrepreneur	soft				Yes		Yes			Yes			Change	Development
Zgorzelec 4	Main income	soft				Yes					Yes			Change	Development
Zgorzelec 8	Main income	soft				Yes	Yes				Yes			Change	Development
Biala Podlas ka 7	Supplementing income - pensioner	hard			Yes	Yes	Yes	Yes	Yes	Yes				Continuity - Change	Coping
Ida Viru 6	Supplementing income - pensioner	hard	Yes						Yes	Yes	Yes			Continuity - Change	Coping
Ida Viru 7	Supplementing income - pensioner	hard	Yes						Yes	Yes				Continuity - Change	Coping

IV. (4)

V. (36)

Biala Podlas ka 13	Supplementing income - employed/entrepreneur	hard	Yes	Yes			Yes		Yes	Yes				Continuity - Change	Coping
Florin a 11	Supplementing income - employed/entrepreneur	hard			Yes	Yes	Yes			Yes				Continuity - Change	Coping
Florin a 14	Supplementing income - employed/entrepreneur	hard		Yes			Yes	Yes	Yes	Yes				Continuity - Change	Coping
Florin a 2	Supplementing income - employed/entrepreneur	hard			Yes	Yes	Yes	Yes		Yes				Continuity - Change	Coping
Florin a 5	Supplementing income - employed/entrepreneur	hard	Yes		Yes		Yes			Yes				Continuity - Change	Coping
Ida Viru 1	Supplementing income - employed/entrepreneur	hard	Yes	Yes		Yes	Yes		Yes	Yes	Yes			Continuity - Change	Coping
Ida Viru 2	Supplementing income - employed/entrepreneur	hard	Yes	Yes		Yes	Yes			Yes				Continuity - Change	Coping
Ida Viru 3	Supplementing income - employed/entrepreneur	hard	Yes	Yes	Yes	Yes	Yes		Yes		Yes			Continuity - Change	Coping
Ida Viru 4	Supplementing income - employed/entrepreneur	hard		Yes		Yes			Yes		Yes			Continuity - Change	Coping
Ida Viru 5	Supplementing income - employed/entrepreneur	hard		Yes	Yes	Yes	Yes			Yes				Continuity - Change	Coping
South East Estoni a 2	Supplementing income - employed/entrepreneur	hard		Yes					Yes	Yes				Continuity - Change	Coping
Biala Podlas ka 11	Main income	hard		Yes				Yes	Yes	Yes				Continuity - Change	Coping
Biala Podlas ka 14	Main income	hard		Yes		Yes	Yes		Yes	Yes				Continuity - Change	Coping
Biala Podlas ka 3	Main income	hard			Yes	Yes	Yes			Yes				Continuity - Change	Coping
Biala Podlas ka 5	Main income	hard		Yes	Yes	Yes	Yes			Yes				Continuity - Change	Coping
Florin a 10	Main income	hard		Yes	Yes	Yes	Yes			Yes				Continuity - Change	Coping
Kyust endil2	Main income	hard		Yes		Yes	Yes			Yes				Continuity - Change	Coping

Kyust endil4	Main income	hard			Yes		Yes	Yes		Yes				Continuity - Change	Coping
Kyust endil7	Main income	hard		Yes		Yes	Yes			Yes				Continuity - Change	Coping
South East Estoni a 10	Main income	hard		Yes	Yes	Yes			Yes	Yes				Continuity - Change	Coping
South East Estoni a 6	Main income	hard		Yes					Yes	Yes				Continuity - Change	Coping
Ida Viru 8	Supplementing income - pensioner; main income	hard		Yes					Yes	Yes				Continuity - Change	Coping
Zgorz elec 2	Supplementing income - pensioner	soft		Yes	Yes			Yes		Yes				Continuity - Change	Coping
Petric h 4	Supplementing income - employed/entrepreneur	soft	Yes				Yes			Yes				Continuity - Change	Coping
Serres 11	supplementing income - employed/entrepreneur	soft		Yes					Yes	Yes				Continuity - Change	Coping
Serres 7	Supplementing income - employed/entrepreneur	soft		Yes	Yes	Yes	Yes	Yes		Yes				Continuity - Change	Coping
Zgorz elec 1	Supplementing income - employed/entrepreneur	soft			Yes			Yes		Yes				Continuity - Change	Coping
Zgorz elec 3	Supplementing income - employed/entrepreneur	soft			Yes	Yes		Yes		Yes				Continuity - Change	Coping
Petric h 5	Main income	soft			Yes	Yes		Yes		Yes				Continuity - Change	Coping
Petric h 8	Main income	soft			Yes	Yes		Yes		Yes				Continuity - Change	Coping
Petric h 9	Main income	soft	Yes		Yes				Yes	Yes				Continuity - Change	Coping
Serres 5	Main income	soft		Yes		Yes		Yes		Yes				Continuity - Change	Coping
Zgorz elec 10	Main income	soft			Yes			Yes			Yes			Continuity - Change	Coping
Florin a 12	Supplementing income - employed/entrepreneur	hard				Yes	Yes					Yes		Continuity - Change	Develop ment
Florin a 15	Supplementing income - employed/entrepreneur	hard			Yes			Yes				Yes		Continuity - Change	Develop ment

VI. (27)

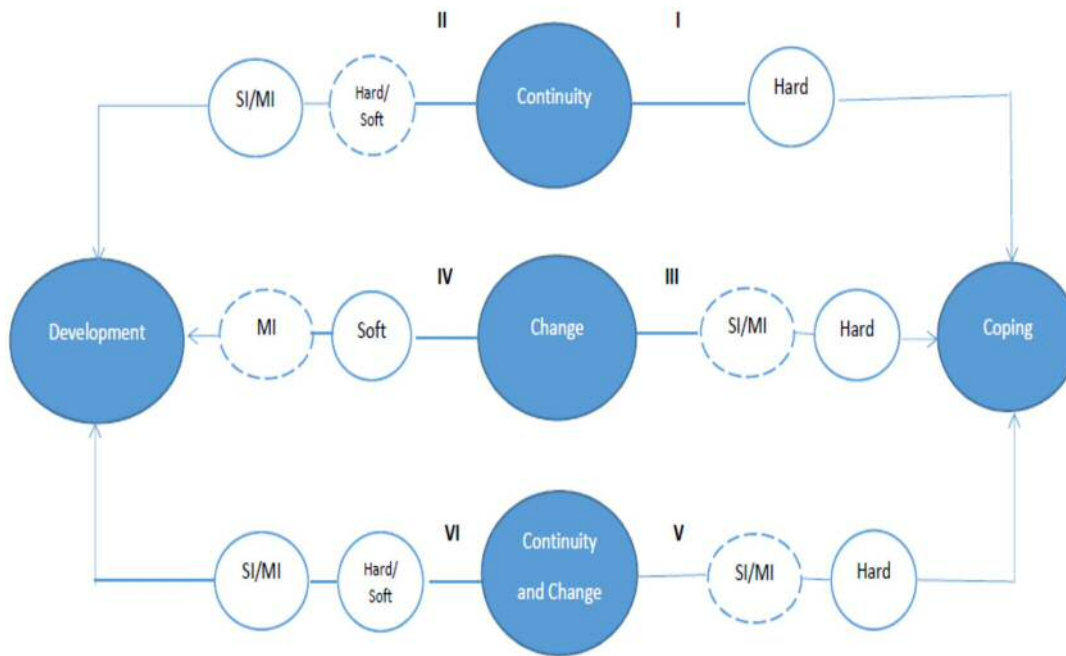
Florin a 3	Supplementing income - employed/entrepreneur	hard		Yes		Yes	Yes	Yes				Yes	Continuity - Change	Development	
Florin a 6	Supplementing income - employed/entrepreneur	hard	Yes				Yes		Yes			Yes	Continuity - Change	Development	
Florin a 7	Supplementing income - employed/entrepreneur	hard		Yes	Yes	Yes	Yes					Yes	Continuity - Change	Development	
Florin a 8	Supplementing income - employed/entrepreneur	hard		Yes	Yes		Yes					Yes	Continuity - Change	Development	
Kyust endil1	Supplementing income - employed/entrepreneur	hard	Yes			Yes		Yes				Yes	Continuity - Change	Development	
Florin a 1	Main income	hard		Yes	Yes				Yes			Yes	Yes	Continuity - Change	Development
Florin a 17	Main income	hard				Yes	Yes					Yes	Continuity - Change	Development	
Florin a 18	Main income	hard		Yes	Yes	Yes			Yes			Yes	Continuity - Change	Development	
Florin a 19	Main income	hard	Yes	Yes		Yes		Yes				Yes	Continuity - Change	Development	
Florin a 20	Main income	hard			Yes		Yes		Yes			Yes	Continuity - Change	Development	
Florin a 4	Main income	hard			Yes	Yes	Yes	Yes				Yes	Yes	Continuity - Change	Development
Kyust endil5	Main income	hard			Yes				Yes			Yes	Continuity - Change	Development	
Kyust endil8	Main income	hard		Yes					Yes			Yes	Yes	Continuity - Change	Development
Zgorz elec 11	Supplementing income - pensioner	soft			Yes			Yes				Yes	Continuity - Change	Development	
Serres 1	Supplementing income - employed/entrepreneur	soft			Yes		Yes					Yes	Continuity - Change	Development	
Serres 2	Supplementing income - employed/entrepreneur	soft				Yes	Yes		Yes			Yes	Continuity - Change	Development	
Zgorz elec 12	Supplementing income - employed/entrepreneur	soft			Yes			Yes				Yes	Continuity - Change	Development	
Zgorz elec 6	Supplementing income - employed/entrepreneur	soft			Yes			Yes				Yes	Continuity - Change	Development	
Petric h 1	Main income	soft	Yes					Yes				Yes	Continuity - Change	Development	

Petric h 10	Main income	soft			Yes		Yes		Yes				Yes	Continuity - Change	Development
Petric h 2	Main income	soft			Yes			Yes	Yes				Yes	Continuity - Change	Development
Petric h 3	Main income	soft				Yes		Yes				Yes		Continuity - Change	Development
Petric h 6	Main income	soft			Yes	Yes	Yes						Yes	Continuity - Change	Development
Petric h 7	Main income	soft	Yes				Yes	Yes	Yes				Yes	Continuity - Change	Development
Serres 9	Main income	soft			Yes	Yes	Yes	Yes					Yes	Continuity - Change	Development

Table 4: Configurations of patterns and outcomes of resourcefulness

Configuration	Pattern of resourcefulness	Outcome of resourcefulness	Number of cases
I.	Continuity	Coping	19
II.	Continuity	Development	4
III.	Change	Coping	10
IV.	Change	Development	4
V.	Continuity-Change	Coping	36
VI.	Continuity-Change	Development	27

Figure 1: Configurations of resourcefulness



Notes:

SI/MI – life circumstances. SI=supplementing income, MI=main income

Continuity/change – patterns of resourcefulness

Development/coping – outcomes of resourcefulness

I.-VI – configurations of resourcefulness