

Pricing Challenges in Subsistence Entrepreneurship: An Exploratory Study of the Coping Strategies of Micro-Entrepreneurs in the Mobile Telecommunications Industry in Cameroon

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DOI: <https://doi.org/10.47772/IJRISS.2026.100800849>

Received: 28 August 2026; Accepted: 2 September 2026; Published: 19 September 2026

INTRODUCTION

Pricing is a critical strategic decision for entrepreneurs because it directly influences sales, profitability, customer retention, and ultimately the survival of small businesses. For micro-entrepreneurs operating under conditions of resource scarcity, however, pricing is rarely a straightforward exercise of calculating costs and adding a desired profit margin. Instead, prices are often shaped by intense competition, customer bargaining power, uncertain demand, changing input costs, and limited access to reliable market information. These challenges are particularly pronounced in subsistence entrepreneurship, where business activities are frequently undertaken primarily to secure livelihoods rather than to pursue sustained growth. Under such circumstances, entrepreneurs must continuously adapt their pricing practices to preserve cash flow, retain customers, and remain in business.

The challenges associated with pricing become particularly significant in emerging and developing economies, where micro-enterprises constitute an important source of employment and household income. Micro-entrepreneurs frequently operate in informal or semi-formal markets characterized by weak institutional support, limited financial capacity, and considerable environmental uncertainty. Unlike larger firms, they often lack the resources required to conduct systematic market research, forecast demand, or absorb prolonged reductions in profit margins. Pricing decisions may consequently depend on personal experience, observation of competitors, customer feedback, supplier information, and other informal sources of market knowledge. Such practices illustrate the resource-constrained and adaptive nature of entrepreneurship at the subsistence level.

The mobile telecommunications industry provides a particularly relevant context for examining these dynamics. The expansion of mobile telecommunications and mobile-enabled financial services has created numerous opportunities for micro-entrepreneurial activities, including sale of mobile phones, mobile phone repairs, sale of mobile phone accessories, mobile phone services and mobile money services and other forms of telecommunications-related retailing. At the same time, these activities expose entrepreneurs to substantial pricing pressures. Competition among retailers of mobile phones, repairers of mobile phones, retailers of mobile phone accessories, mobile phone services providers and mobile money services providers can encourage price reductions, while changes in commissions, transaction conditions, operating expenses, and customer preferences can affect the margins available to small businesses. Moreover, the relative homogeneity of some telecommunications products and services can make price an important basis of competition, potentially limiting the ability of micro-entrepreneurs to differentiate themselves through their offerings.

In Cameroon, the growth of mobile telecommunications has contributed to the emergence of a broad ecosystem of small-scale entrepreneurs. These entrepreneurs often operate with modest capital and depend heavily on daily transactions for business continuity and household livelihoods. Consequently, even relatively small changes in prices, commissions, transaction volumes, or operating costs can have significant implications for their financial viability. The pricing environment in which they operate is therefore not simply a matter of commercial optimization but may constitute an ongoing challenge to business survival. Yet, despite the importance of micro-entrepreneurship to livelihoods and local economic activity, limited attention has been given to how resource-constrained entrepreneurs actually respond to and cope with pricing challenges in the mobile telecommunications sector.

Existing research on pricing has predominantly focused on formal enterprises and conventional strategic pricing decisions, often emphasizing cost structures, consumer demand, competition, and profit maximization. Similarly, entrepreneurship research has increasingly examined entrepreneurial resilience, resource constraints, and survival strategies. However, less is known about the intersection of these two domains: how subsistence-oriented micro-entrepreneurs make and adapt pricing decisions when they face persistent resource constraints and competitive pressures. In particular, there remains a need to understand the practical coping mechanisms through which micro-entrepreneurs respond to pricing difficulties rather than treating pricing solely as a rational, calculative decision. Exploring these practices can provide a more nuanced understanding of entrepreneurship in contexts where survival, rather than growth maximization, is the dominant business objective.

This study addresses this gap by exploring the pricing challenges faced by micro-entrepreneurs in the mobile telecommunications industry in Cameroon and the coping strategies they employ to deal with these challenges. Drawing on the lived experiences and perspectives of micro-entrepreneurs, the study seeks to understand how they determine prices, identify the constraints that influence their pricing decisions, and examine the adaptive strategies they use to maintain their businesses. By focusing on subsistence entrepreneurship, the study shifts attention from conventional assumptions of entrepreneurial growth and profit maximization toward the everyday realities of business survival under conditions of uncertainty and resource scarcity.

The study makes two principal contributions. First, it contributes to the literature on entrepreneurial pricing by highlighting the contextual and adaptive nature of pricing decisions among resource-constrained micro-entrepreneurs. Second, it extends understanding of subsistence entrepreneurship by demonstrating how pricing practices can constitute an important mechanism through which entrepreneurs negotiate competitive pressures and pursue business survival. The findings may also have practical implications for telecommunications operators, policymakers, entrepreneurship-support institutions, and other stakeholders seeking to strengthen the sustainability and resilience of micro-enterprises in Cameroon.

The remainder of the article is organized as follows. The next section reviews the literature on subsistence entrepreneurship, entrepreneurial pricing, and coping strategies and develops the conceptual perspective guiding the study. The methodology section then describes the research design, participants, data collection procedures, and approach to data analysis. This is followed by the presentation and discussion of the findings. The article concludes by outlining the theoretical and practical implications of the study, its limitations, and directions for future research.

LITERATURE REVIEW

Subsistence entrepreneurship: conceptual foundations

Entrepreneurship in developing economies cannot always be understood through the conventional lens of opportunity identification, innovation, growth and profit maximization. A substantial proportion of entrepreneurial activity occurs under conditions of poverty, unemployment, resource scarcity and institutional constraints, where the primary objective is to generate income and secure livelihoods. Sutter, Bruton, and Chen (2019) distinguish different ways in which entrepreneurship can contribute to poverty alleviation and emphasize that entrepreneurial activity among economically vulnerable populations frequently involves responses to immediate resource needs rather than the pursuit of transformational growth. Similarly, Daouda, Ingenbleek, and van Trijp (2019) demonstrate that subsistence entrepreneurs may begin with very limited resources and gradually develop their businesses by modifying their value propositions, customer bases and resource configurations.

The subsistence entrepreneurship perspective is particularly relevant in contexts where formal employment opportunities are limited and entrepreneurial activity functions as an important livelihood mechanism. Rather than representing a homogeneous category of entrepreneurs, subsistence entrepreneurs operate along a continuum ranging from survival-oriented activities to businesses capable of upgrading and entering more lucrative markets. Research in African informal economies illustrates that subsistence entrepreneurs may pursue both basic and more advanced forms of performance, although their operating environments constrain the extent to which they can pursue growth and sustainability (Eijdenberg et al., 2019).

Recent reviews have reinforced the importance of examining entrepreneurship at the base of the pyramid from the perspective of producers rather than exclusively from that of consumers. Kumar, Kumra, and Singh (2022), for example, identify psycho-social, organizational and institutional constraints as major categories of constraints confronting base-of-the-pyramid producers. Their review argues that the constraints experienced by subsistence entrepreneurs are interconnected and should be examined as part of the broader marketing and institutional system within which entrepreneurs operate.

This perspective has important implications for pricing. For entrepreneurs whose businesses are closely tied to household livelihoods, pricing decisions may have consequences that extend beyond firm profitability. A decision to lower a price may be necessary to generate immediate cash, while a price increase may threaten customer retention and consequently future income. Thus, pricing in subsistence entrepreneurship should be understood within the broader livelihood context of the entrepreneur rather than exclusively as a conventional marketing decision.

The distinction between subsistence and growth-oriented entrepreneurship is also important because the performance objectives of subsistence entrepreneurs may differ from those of conventional firms. Survival, continuity of income, maintenance of customer relationships and preservation of working capital may be more immediate objectives than market expansion. This suggests that conventional models of entrepreneurial pricing based primarily on profit maximization may provide only a partial explanation of pricing behaviour in subsistence markets.

Resource constraints and entrepreneurial behaviour

Resource scarcity is one of the defining characteristics of subsistence entrepreneurship. Micro-entrepreneurs frequently operate with limited financial capital, inadequate managerial capabilities, restricted access to information and weak institutional support. Financial constraints are particularly important because small businesses generally face greater difficulties in accessing external finance than larger firms. Bakhtiari, Breunig, Magnani, and Zhang (2020), in their review of the SME finance literature, show that financial constraints affect business growth, investment, productivity and other important firm outcomes. Evidence from sub-Saharan Africa similarly indicates that financial constraints can affect firms' investment decisions and their ability to respond to operational challenges (Abdisa & Hawitibo, 2021).

Resource constraints do not, however, necessarily lead entrepreneurs to withdraw from markets. Instead, they may encourage entrepreneurs to develop alternative ways of mobilizing and combining resources. The concept of entrepreneurial bricolage is particularly useful in explaining this behaviour. Baker and Nelson (2005) define bricolage as the process through which entrepreneurs make do by recombining resources available at hand to address new problems and opportunities. Although this foundational contribution predates the period emphasized in the present review, recent scholarship demonstrates the continuing relevance of bricolage for understanding entrepreneurship in resource-constrained settings.

Simba, Ojong, and Kuk (2021) argue that bricolage is especially relevant to micro and small enterprises operating in emerging economies because these businesses routinely encounter underdeveloped markets, institutional weaknesses and resource deficiencies. Their review suggests that practices such as making do, improvisation and resource recombination are embedded in the ways many small businesses respond to difficult operating environments. Similarly, Yu and Wang (2021), using evidence from new ventures in China, find that entrepreneurial bricolage can enhance strategic flexibility and growth capabilities under resource constraints.

Recent reviews have further strengthened the theoretical status of bricolage. Alentejo and Sarkar (2024), based on a systematic review of 126 studies, demonstrate that bricolage has developed into a substantial research stream concerned with resource constraints, innovation and entrepreneurial action. Aaouid et al. (2024) likewise identify bricolage as an alternative entrepreneurial response to situations in which conventional resources are unavailable or inadequate.

The relevance of bricolage to the present study lies in its ability to explain how entrepreneurs respond when they cannot simply obtain additional resources to solve business problems. In a pricing context, bricolage may involve using informal competitor information, relying on personal knowledge of customers, combining different

revenue-generating activities, negotiating prices on a case-by-case basis, reducing margins temporarily, or cross-subsidizing one service with another. Pricing therefore becomes one of the arenas in which resource-constrained entrepreneurs "make do" with what is available.

Pricing as an entrepreneurial capability

Pricing represents one of the most consequential decisions made by firms because it determines the revenue generated from the exchange of products or services and directly influences customer demand, margins and competitive positioning. However, pricing should not be viewed simply as the mechanical outcome of adding a profit margin to costs. Contemporary pricing research increasingly conceptualizes pricing as a capability involving information processing, market understanding, customer interaction and organizational routines.

Raja, Frandsen, Kowalkowski, and Jarmatz (2020) show that effective value-based pricing depends on capabilities for discovering and communicating customer value. Their exploratory study demonstrates that learning and interaction with customers are important for developing pricing capabilities and adapting pricing practices across contexts. Similarly, Liozu and Hinterhuber (2022) argue that pricing should be treated as a strategic capability supported by appropriate organizational processes, behaviours and infrastructure rather than as a purely tactical activity.

For small firms, however, the development of formal pricing capabilities can be difficult. Micro-enterprises often lack accounting systems, dedicated marketing personnel, market research capacity and sophisticated demand forecasting tools. Pricing may consequently be based on simplified heuristics, experience, observation of competitors and direct customer feedback. This is particularly significant in markets where products are relatively standardized and customers can readily compare prices.

Evidence from African micro-enterprises supports this interpretation. Hardy, Kagy, and Song (2022), studying micro-entrepreneurs in Ghana, find that entrepreneurs with lower household liquidity accept lower prices during bargaining. Their findings demonstrate that pricing behaviour can be influenced by the entrepreneur's immediate financial circumstances, rather than solely by product costs or market conditions. This finding is highly relevant to subsistence entrepreneurship because it shows that household liquidity can directly influence the price an entrepreneur is willing to accept.

Evidence from Tanzania similarly indicates that small firms may use informal rather than systematic approaches to pricing. Bigambo, Marandu, and Elias (2023) report that SMEs in their study relied heavily on intuitive assessments and perceptions of buyers rather than systematic costing procedures when determining selling prices. Such evidence suggests that pricing in small businesses may be experiential and relational rather than analytically optimized.

Pricing is also strongly influenced by competitive conditions. Nchake, Edwards, and Sundaram (2018) found that competitive conditions influence price-setting behaviour among retail firms in Lesotho. Although their study predates the principal 2019–2026 review period, it remains useful because it demonstrates that firms in developing economies may adjust prices in response to perceived competitive pressure rather than follow rigid pricing rules.

More recent work reinforces the importance of price adaptation. Bodlaj and Čater (2022), for example, show that market orientation can influence pricing capabilities among SMEs and that pricing capabilities contribute to differentiation advantage and performance. Gerpott and Berends (2022), in their review of competitive pricing, similarly emphasize that competitive intensity and information conditions shape firms' pricing responses.

Taken together, these studies indicate that pricing is both an economic and behavioural process. For resource-constrained micro-entrepreneurs, pricing decisions are likely to reflect an interaction between costs, competitors, customers, liquidity needs, information availability and personal experience. This makes pricing an especially appropriate lens through which to study entrepreneurial adaptation.

Pricing challenges facing micro-entrepreneurs

Micro-entrepreneurs may encounter several interconnected pricing challenges. The first is cost pressure. Increases in operating expenses reduce margins when entrepreneurs cannot immediately pass higher costs to consumers. This creates a tension between protecting margins and retaining customers. Financial constraints make the problem more severe because entrepreneurs with limited working capital have fewer opportunities to absorb temporary losses or finance inventory.

The second challenge is competitive pressure. When several entrepreneurs offer similar or identical products, competition can constrain the price that any individual seller can charge. Price reductions may increase transaction volume in the short term but may simultaneously reduce unit margins. Conversely, maintaining higher prices may protect margins but risk losing customers. Pricing therefore involves an ongoing trade-off between volume and margin.

The third challenge concerns customer bargaining power. Direct interaction with customers makes prices potentially negotiable. Hardy et al. (2022) provide particularly strong evidence that micro-entrepreneurs' bargaining outcomes can depend on their immediate liquidity position. In subsistence settings, customer relationships may also be economically and socially intertwined, making entrepreneurs reluctant to impose prices that could damage long-term relationships.

The fourth challenge is information asymmetry. Entrepreneurs may lack timely and reliable information about competitors' prices, changes in supplier conditions or customer willingness to pay. Nchake et al. (2018) demonstrate the importance of competition and information in price-setting in developing-country markets, while Raja et al. (2020) emphasize the role of organizational learning and customer interaction in developing effective pricing capabilities.

The fifth challenge is institutional and regulatory pressure. Taxes, commissions, transaction charges and regulatory requirements can affect the economics of small businesses. This issue is particularly relevant in mobile telecommunications, where entrepreneurs often operate as intermediaries and depend on commissions or transaction-based revenue.

These challenges rarely occur independently. An entrepreneur facing increased operating costs may simultaneously face intense competition that prevents price increases. If the entrepreneur also has limited liquidity, reducing margins may become unavoidable. Pricing challenges are therefore better understood as a configuration of interconnected constraints rather than as isolated pricing problems.

Coping strategies, bricolage and entrepreneurial resilience

The concept of coping is central to understanding how micro-entrepreneurs respond to pricing challenges. Rather than assuming that entrepreneurs can eliminate environmental constraints, a coping perspective examines how they adapt their behaviour to continue operating under difficult conditions. Such strategies may include reducing operating costs, modifying prices, diversifying products and services, negotiating with suppliers, strengthening customer relationships, increasing transaction volumes and finding alternative revenue sources.

Entrepreneurial bricolage provides a particularly useful explanation for these responses. Bricolage emphasizes the creative recombination of resources that are already available to the entrepreneur. Simba et al. (2021) argue that this logic is particularly relevant for MSEs in emerging economies because resource scarcity is not an exceptional condition but a persistent feature of their operating environment.

Bricolage may be complemented by effectuation theory, which emphasizes entrepreneurial action based on available means, acceptable loss, partnerships and the ability to control rather than predict uncertain outcomes (Sarasvathy, 2001). Recent research continues to associate effectuation with entrepreneurial action under uncertainty and resource constraints. Semaan (2020), for instance, identifies a strong conceptual relationship between effectuation and bricolage in resource-constrained innovation contexts.

The interaction between bricolage and effectuation is particularly relevant to pricing. A micro-entrepreneur may not have enough information to calculate an optimal price or enough resources to sustain a conventional pricing strategy. Instead, the entrepreneur may set a price based on what competitors are charging, observe customer reactions and subsequently adjust the price. This iterative process reflects an adaptive rather than predictive approach to decision-making.

The literature on entrepreneurial resilience provides a complementary perspective. Resilience concerns the capacity of entrepreneurs and firms to absorb shocks, adapt to changing conditions and maintain or restore operations. Studies of SMEs during periods of crisis show that resilience involves combinations of resourcefulness, operational adaptation and strategic adjustment. For example, Zighan et al. (2022) demonstrate that SMEs use operational practices and entrepreneurial orientation to develop resilience under crisis conditions. Similarly, qualitative evidence from Indonesia indicates that SMEs navigate survival, continuity and growth by drawing on resourcefulness and firm-level coping strategies (2021).

Evidence from African contexts reinforces the importance of resilience. In Angola, entrepreneurial resilience among MSMEs has been associated with entrepreneurs' ability to withstand financial and external environmental pressures (2020). In South Africa, Shava and Chinyamurindi (2022) show that women subsistence entrepreneurs encounter structural, household and business barriers that restrict growth and require adaptive responses.

These studies suggest that coping strategies should not be interpreted simply as signs of weak management. In resource-constrained settings, adaptation itself can represent an entrepreneurial capability. The key issue is therefore not whether micro-entrepreneurs follow textbook pricing practices, but how they creatively respond to the constraints within which they operate.

Mobile telecommunications, mobile money and micro-entrepreneurship

The mobile telecommunications industry provides an especially valuable context for examining these issues because it combines technological change, standardized services, intense competition and extensive participation by micro-entrepreneurs. Mobile money has expanded rapidly across sub-Saharan Africa and has created entrepreneurial opportunities for agents who facilitate transactions between customers and mobile financial-service providers.

The broader literature demonstrates that mobile money has generated significant socioeconomic effects across sub-Saharan Africa. Ahmad (2020) reviews the literature on mobile money and highlights its implications for financial inclusion, development, market structure, pricing and regulation. Nan, Zhu, and Markus (2021), based on a systematic review of 82 empirical studies, similarly find evidence of business, household and wider socioeconomic benefits associated with mobile money while identifying important gaps in the literature.

At the firm level, mobile money may reduce transaction costs and improve access to financial services. Konte and Tetteh (2023), using firm-level data from 14 sub-Saharan African countries, find that mobile money can complement traditional financial services and contribute to productivity when combined with access to bank finance. Mobile money has also been associated with business performance in specific African contexts. For example, Talom and Tengeh (2020) report a positive relationship between mobile money payment and receipt services and the financial performance of SMEs in Douala, Cameroon.

Mobile-money agents themselves represent an important form of micro-entrepreneurship. Iheanachor, David-West, and Umukoro (2021) examine financial service agents in Nigeria and argue that business-model innovation is important for improving the viability, profitability and sustainability of agent businesses. Their study demonstrates that agents are not merely passive distributors of telecommunications services but entrepreneurial actors who must continually configure their activities to create and capture value.

Research on mobile-money adoption also emphasizes the importance of agents within the broader ecosystem. Johnen, Parlasca, and Mußhoff (2023) find that physical proximity to mobile-money agents influences adoption in Kenya and that agent characteristics, including training and service offerings, can affect adoption. This suggests that agent businesses occupy an important position between telecommunications providers and consumers.

The Cameroonian context

Cameroon provides a particularly relevant setting for examining pricing challenges among mobile telecommunications micro-entrepreneurs. Existing research shows that mobile money has become increasingly integrated into the activities of Cameroonian businesses. Talom and Tengeh (2020) found a positive relationship between mobile money use and SME financial performance in Douala, while Mvogo, Ndzana, and Bidiassé (2023) identified economic benefits, ease of use and operational risk management as important factors influencing mobile-money adoption among small enterprises in Douala.

However, the environment in which mobile-money agents operate is characterized by significant pressures. Noah and Tacneng (2024) examined the consequences of Cameroon's 0.2% mobile-money transaction tax introduced in 2022 and found evidence of declining agent revenues alongside fierce competition, fraud and scams, and liquidity-management difficulties. The study is particularly important for the present research because agent income depends substantially on transaction-based commissions, making changes in transaction costs and competitive conditions potentially consequential for business viability.

The regulatory environment may therefore generate direct and indirect pricing challenges. When transaction-related costs increase, agents may have to decide whether to pass some or all of the additional cost to customers, absorb it through lower margins, increase transaction volumes, diversify into other services, or combine several strategies. Such decisions cannot be understood exclusively through formal pricing models because they are also shaped by competition, customer expectations and the entrepreneur's liquidity position.

Recent research continues to show that the relationship between mobile money and micro-enterprise performance in Cameroon is complex. Ngimanang and Ringmu (2026), using data from Cameroonian MSMEs, found that mobile-money adoption did not have a statistically significant positive effect on business growth among micro and small enterprises, while industry experience and firm size were more important predictors. This finding is important because it cautions against assuming that participation in the mobile-money ecosystem automatically translates into business growth or sustainability.

At the same time, research on digital transformation indicates that African SMEs continue to face market, institutional and sociotechnical barriers to effective use of digital technologies. Achieng and Malatji (2022) argue that although digital transformation can support resilience, SMEs in sub-Saharan Africa encounter significant barriers that limit their ability to realize these benefits.

The existing Cameroonian literature therefore establishes the importance of mobile money for business activity while simultaneously revealing a challenging operating environment characterized by competition, taxation, liquidity constraints and uncertain business outcomes. What remains insufficiently understood is how individual micro-entrepreneurs translate these pressures into day-to-day pricing decisions.

Synthesis and research gap

The literature reviewed above reveals an important conceptual intersection that remains insufficiently developed. First, the subsistence entrepreneurship literature demonstrates that entrepreneurs operating at the lower end of the economic spectrum are motivated strongly by livelihood and survival considerations and operate under substantial resource constraints (Sutter et al., 2019; Daouda et al., 2019; Kumar et al., 2022). Second, the pricing literature establishes that pricing is a strategic and adaptive capability influenced by costs, competition, customer value, market information and organizational capabilities (Raja et al., 2020; Bodlaj & Čater, 2022; Liozu & Hinterhuber, 2022). Third, the bricolage and resilience literature shows that resource-constrained entrepreneurs respond to difficult environments through improvisation, resource recombination and adaptive behaviour (Simba et al., 2021; Yu & Wang, 2021; Alentejo & Sarkar, 2024).

Despite these contributions, the three streams of literature have largely developed separately. Research on subsistence entrepreneurship has paid limited attention to pricing as a specific entrepreneurial challenge. Pricing research has largely focused on firms with greater managerial and informational resources and has paid less attention to the everyday pricing practices of subsistence-oriented micro-enterprises. Meanwhile, research on

entrepreneurial bricolage and resilience has examined resource mobilization and adaptation broadly but has rarely examined pricing as a specific arena of entrepreneurial coping.

The empirical gap is particularly evident in the mobile telecommunications sector. Existing research in Cameroon has examined mobile-money adoption, financial performance, business growth, taxation and agent sustainability (Talom & Tengeh, 2020; Mvogo et al., 2023; Noah & Tacneng, 2024; Ngimanang & Ringmu, 2026). However, these studies do not adequately explain how micro-entrepreneurs themselves respond to pricing pressures in their everyday operations.

This gap is important for at least three reasons. First, mobile telecommunications services are relatively standardized, which can intensify price competition and reduce opportunities for product differentiation. Second, mobile-money agents often depend on small transaction margins and therefore may be highly sensitive to changes in transaction costs, commissions and customer demand. Third, their businesses operate at the intersection of commercial and livelihood objectives, meaning that pricing decisions may simultaneously affect business profitability and household income.

Accordingly, this study conceptualizes pricing challenges as a multidimensional phenomenon arising from competitive pressure, cost and commission changes, customer bargaining power, liquidity constraints, regulatory pressures and information limitations. It further conceptualizes coping strategies as the adaptive actions through which micro-entrepreneurs attempt to preserve business continuity, including price adjustment, margin reduction, customer relationship management, cost reduction, diversification, negotiation and resource bricolage.

The central premise emerging from the literature is therefore that micro-entrepreneurs do not necessarily respond to pricing challenges by seeking an economically optimal price; rather, they may develop context-specific and resource-dependent coping strategies aimed at maintaining transactions and business survival. This proposition provides the conceptual bridge between subsistence entrepreneurship, pricing and entrepreneurial adaptation.

Research questions

Based on the identified theoretical and empirical gaps, the study addresses the following overarching research question:

RQ1: How do micro-entrepreneurs in the mobile telecommunications industry in Cameroon cope with pricing challenges?

This overarching question is operationalized through four sub-questions:

RQ1a: What are the major pricing challenges experienced by micro-entrepreneurs in Cameroon's mobile telecommunications industry?

RQ1b: What factors influence the pricing decisions of these micro-entrepreneurs?

RQ1c: What coping strategies do micro-entrepreneurs employ in response to pricing challenges?

RQ1d: How do these coping strategies contribute to business survival and continuity?

These questions direct attention away from the search for a universally optimal pricing strategy and toward understanding the lived realities of entrepreneurs operating under resource scarcity, competitive pressure and uncertainty. The study consequently seeks to explain pricing as an adaptive entrepreneurial practice within a specific African, subsistence-oriented and technologically mediated context.

RESEARCH METHODOLOGY

Research approach and design

This study adopted a **qualitative research approach** and an **exploratory research design**. A qualitative

approach was considered appropriate because the study sought to understand the experiences, perceptions, interpretations and practices of micro-entrepreneurs rather than to measure the prevalence or statistical relationships between predetermined variables. The exploratory design was appropriate because relatively limited empirical attention has been devoted to the pricing practices and coping strategies of subsistence-oriented micro-entrepreneurs within Cameroon's mobile telecommunications industry.

Study setting

The study was conducted in the city of **Douala**, the country's major commercial and economic centre. Douala provides an appropriate setting for investigating micro-entrepreneurship in the mobile telecommunications industry. The city's dense and competitive commercial environment provides micro-entrepreneurs with opportunities to engage in activities such as airtime and data resale, mobile-money services and other telecommunications-related services.

Study population

The study population comprised micro-entrepreneurs operating within the mobile telecommunications industry in Douala. These included, retailers of mobile phones, repairers of mobile phones, retailers of mobile phone accessories, mobile phone services providers and mobile money services providers

Sampling strategy and sample size

The study employed purposive and snowball sampling techniques to select participants. Purposive sampling was used to identify participants who possessed direct and relevant experience of the phenomenon under investigation. Snowball sampling was subsequently used to identify additional eligible participants. The combination of purposive and snowball sampling therefore facilitated access to participants with direct knowledge and experience of pricing practices in the sector. A total of 55 micro-entrepreneurs participated in the study. The relatively large number of participants for a qualitative study was intended to provide sufficient diversity of experiences and perspectives across the selected entrepreneurial population.

Data collection methods

Data were collected through semi-structured face-to-face interviews. Semi-structured interviews constituted the principal source of primary data. This interview format was selected because it provides a balance between consistency across participants and flexibility to pursue issues that arise during individual interviews. An interview guide was developed around the major areas of inquiry arising from the research questions.

Semi-structured interviews

Semi-structured interviews constituted the principal source of primary data. This interview format was selected because it provides a balance between consistency across participants and flexibility to pursue issues that arise during individual interviews. Semi-structured interviews generally involve predetermined open-ended questions while allowing the interviewer to ask follow-up and probing questions based on participants' responses (DiCicco-Bloom & Crabtree, 2006). This characteristic was particularly useful for the present study because participants could explain their pricing experiences in their own words and provide examples of the strategies they used to respond to particular challenges. Data collection was conducted face-to-face with the selected micro-entrepreneurs in their respective business environments. Face-to-face interaction was considered appropriate because it enabled the researcher to establish direct contact with participants, clarify questions when necessary and obtain contextual information through observation

Data analysis

The interview and observational data were analysed using thematic analysis. Thematic analysis was selected because it provides a flexible and systematic approach for identifying, organizing and interpreting recurring patterns of meaning within qualitative data (Braun & Clarke, 2006). The method is particularly suitable for

exploratory research because it allows themes to be developed from participants' accounts while maintaining a systematic analytical process.

Findings and Discussion

The thematic analysis of the interviews and observations generated five major themes concerning the pricing challenges and coping strategies of micro-entrepreneurs in the mobile telecommunications industry in Douala. These themes were: competitive pressure and price undercutting; customer price sensitivity and bargaining; rising operating costs and declining margins; informal and experience-based pricing; and adaptive coping strategies for business survival. The findings suggest that pricing is not a one-time managerial decision but a continuous process through which micro-entrepreneurs respond to changes in their competitive and operating environment.

Participants consistently described an environment characterized by low margins, intense competition, demanding customers and uncertainty. Their responses also revealed considerable entrepreneurial flexibility, with entrepreneurs frequently adjusting prices, accepting lower margins, strengthening customer relationships, reducing costs and diversifying their activities to sustain their businesses.

Competitive pressure and price undercutting

Competition emerged as one of the most significant pricing challenges faced by participants. Most entrepreneurs indicated that they operated in environments where several agents or vendors offered similar telecommunications products and services. Because customers could easily compare prices, entrepreneurs had limited freedom to increase their prices.

One participant explained:

“There are many people selling the same thing around here. If I increase my price, the customer will simply go to the next person. Sometimes the difference is only 50 or 100 francs, but the customer will still leave.” (Participant 08)

Another participant noted:

“We are always watching what the others are charging. When one person reduces the price, the others have to follow because nobody wants to lose customers.” (Participant 17)

A third participant emphasized the effect of price competition on profitability:

“Competition makes the business difficult because you cannot charge the price you want. You have to think about what the other agents are doing, even if the price they are giving is not good for you.” (Participant 31)

These accounts indicate that competition constrained the pricing autonomy of micro-entrepreneurs. Entrepreneurs were not necessarily able to determine prices according to their own cost structures or desired profit margins because their pricing decisions were closely tied to the behaviour of nearby competitors.

This finding is consistent with Gerpott and Berends (2022), who argue that competitive conditions and information about competitors are important influences on firms' pricing behaviour. It also supports Nchake et al. (2018), who found that competitive conditions affect price-setting behaviour among firms in developing-country markets.

However, the present findings provide a more micro-level understanding of this process. For subsistence entrepreneurs, competitive pressure represents more than a conventional market force. It directly threatens their daily income because they often have limited financial resources to withstand prolonged reductions in margins. This supports Sutter et al. (2019), who argue that entrepreneurship among economically vulnerable populations is frequently oriented toward livelihood preservation.

Customer price sensitivity and bargaining

Customer price sensitivity constituted another major challenge. Participants explained that customers frequently compared prices and, in some cases, attempted to negotiate the amount charged. This behaviour placed entrepreneurs under pressure to maintain competitive prices even when their operating costs increased.

One participant stated:

“Customers always want the cheapest price. If they hear that another agent is selling or providing a service at a lower price, they will tell you immediately. Sometimes you have to reduce your price just to keep them.” (Participant 04)

Another explained:

“The customer does not know all the costs of telephone accessories. They only look at the price. If your price is higher, they say they will go somewhere else.” (Participant 22)

Similarly, Participant 40 observed:

“Sometimes a customer will negotiate with you because he knows another seller. You can refuse, but then you may lose the customer, so most of the time you accept.”

These accounts reveal a tension between customer retention and margin protection. Entrepreneurs may know that a particular price is insufficient to generate a desirable margin, but nevertheless accept it because retaining the customer is considered more valuable than losing the transaction.

This finding is strongly related to Hardy et al. (2022), who demonstrate that the financial circumstances of micro-entrepreneurs can influence their bargaining behaviour and the prices they accept. The present study extends this insight by showing that customer bargaining is embedded within a broader competitive environment in which customers can easily switch between providers.

Customer relationships therefore emerged as an important resource. Some entrepreneurs were willing to offer favourable prices to regular customers as a means of maintaining loyalty.

As Participant 13 explained:

“For some customers who have been with me for a long time, I cannot treat them like a new customer. Sometimes I give them a better price because I want them to continue coming.”

This finding suggests that pricing among micro-entrepreneurs is partly relational. Price decisions are influenced not only by economic calculations but also by the perceived value of maintaining customer relationships.

Rising operating costs and declining margins

Participants also identified increasing operating costs as an important pricing challenge. Entrepreneurs reported that various business expenses reduced the margins they obtained from telecommunications transactions. However, they often found it difficult to increase prices sufficiently to compensate for these costs because of competitive pressure and customer resistance.

Participant 06 explained:

“The problem is that our expenses for things such as rents, transport and materials continue to increase, but the price we charge cannot increase in the same way. If you increase it too much, customers will not come back.”

Another participant stated:

“Sometimes after calculating everything, you realize that what you are making from the transaction is very small. But you still have to continue because stopping the business means you have no income.” (Participant 26)

Participant 45 similarly remarked:

“There are times when I make a transaction and the profit is almost nothing. But I prefer to make something small than to have no customer at all.”

These findings demonstrate the importance of margin compression in understanding pricing challenges among subsistence entrepreneurs. Entrepreneurs frequently face a situation in which increasing prices is commercially difficult while maintaining existing prices reduces profitability.

The finding supports Bakhtiari et al. (2020), who emphasize the vulnerability of small firms to financial constraints and their limited capacity to absorb adverse changes in operating conditions. It is also consistent with Hardy et al. (2022), whose findings indicate that immediate liquidity needs can affect the pricing decisions of micro-entrepreneurs.

Importantly, the findings suggest that entrepreneurs' pricing objectives may differ from those assumed by conventional pricing theory. Rather than maximizing profit per transaction, participants frequently emphasized maintaining transaction volume and cash flow.

This is particularly consistent with the concept of subsistence entrepreneurship. Where entrepreneurial activity serves as a source of household livelihood, business continuity may be prioritized over conventional profit maximization (Sutter et al., 2019).

Informal and experience-based pricing

The findings further revealed that participants relied heavily on informal methods of determining prices. Few participants described using formal pricing models, detailed cost accounting or systematic market research. Instead, entrepreneurs relied on personal experience, observation of competitors, customer reactions and information obtained from other entrepreneurs.

Participant 11 explained:

“I don't have any special formula for setting the price. I know the price in the market because I have been doing this for years. I look at what others are charging and I know what customers are willing to pay.”

Similarly, Participant 34 stated:

“You have to know your customers. After some time, you can tell when a customer will accept a price and when they will complain. Experience helps you decide.”

Another participant noted:

“We communicate among ourselves. If there is a change in the price or commission, you will hear about it from another agent before you know it officially.” (Participant 19)

These findings indicate that pricing knowledge is largely experiential, informal and socially embedded. Entrepreneurs develop an understanding of market conditions through repeated interaction with customers, competitors and other business actors.

This finding is consistent with Bigambo et al. (2023), who found that SMEs can rely heavily on intuitive assessments and perceptions of customers when determining prices. It also complements Raja et al. (2020), who emphasize the importance of customer interaction and organizational learning in developing pricing capabilities.

From the perspective of entrepreneurial bricolage, these informal information practices can be interpreted as an example of entrepreneurs making use of resources that are readily available to them. Instead of investing in formal market research, entrepreneurs rely on their accumulated experience and social networks.

Thus, the absence of formal pricing systems should not necessarily be interpreted simply as a managerial deficiency. In a resource-constrained environment, entrepreneurs have developed alternative mechanisms for gathering and interpreting market information.

Flexible pricing as a coping strategy

In response to the challenges described above, participants reported adopting flexible pricing practices. Prices were adjusted according to competitors, customer characteristics, transaction circumstances and prevailing market conditions.

Participant 02 stated:

“The price is not always the same. Sometimes you reduce it because you know the customer will leave if you don't. Other times, when the situation changes, you increase it again.”

Another participant explained:

“You cannot be rigid in this business. You have to know when to reduce the price and when you can maintain it. If you are too strict, you will lose customers.” (Participant 28)

Participant 37 added:

“I normally check what is happening around me. If everyone has reduced the price, I also reduce mine. If the market changes again, I adjust.”

Flexible pricing represents an important adaptive mechanism. Rather than maintaining a fixed pricing policy, entrepreneurs continuously monitor their environment and adjust their behaviour.

This finding is consistent with effectuation theory, which emphasizes action and adaptation under uncertainty rather than reliance on precise prediction (Sarasvathy, 2001). Entrepreneurs in this study did not appear to have the information or resources necessary to predict market developments systematically. Instead, they responded incrementally to changes as they emerged.

The finding also supports the entrepreneurial bricolage perspective. Entrepreneurs used the resources available to them—market experience, competitor information and customer knowledge—to adapt their pricing practices (Baker & Nelson, 2005; Simba et al., 2021).

Reducing profit margins to retain customers

A particularly important coping strategy was the willingness to accept lower profit margins. Participants frequently explained that maintaining customer relationships and transaction volumes sometimes required them to sacrifice part of their potential profit.

Participant 15 stated:

“Sometimes you know that you are supposed to make more, but you accept the small profit because you don't want to lose the customer.”

Participant 29 explained:

“If I insist on making a big profit from every transaction, I will not have enough customers. It is better to make a small profit many times.”

Similarly, Participant 43 observed:

“For me, the important thing is that the business should continue. Even if today's profit is small, at least I have made sales and I can use the money to continue tomorrow.”

These statements reveal the dominance of a survival-oriented pricing logic. The entrepreneurs were willing to compromise margins in order to maintain business continuity.

This finding provides strong support for the subsistence entrepreneurship perspective. Sutter et al. (2019) argue that entrepreneurship can function as a livelihood strategy in environments characterized by poverty and limited formal employment opportunities. The present findings extend this argument by demonstrating that survival orientation directly influences pricing behaviour.

The finding also illustrates the tension between short-term survival and long-term sustainability. While lower margins may help an entrepreneur retain customers and generate immediate cash flow, persistent margin compression can limit the ability to accumulate capital and grow the business.

Customer relationship management as a non-price strategy

Although price was central to competition, participants also described non-price strategies for retaining customers. These included friendliness, trust, convenience, reliability and personalized treatment.

Participant 09 explained:

“Some customers come because they know me. Even if another person is slightly cheaper, they prefer to come here because they trust me.”

Another participant stated:

“You cannot compete only with price. If you are reliable and you treat people well, some customers will stay with you.” (Participant 24)

Participant 51 added:

“I know many of my customers personally. If they have a problem, I try to help them. That relationship is important because they will not leave easily.”

These findings suggest that relational resources can provide an alternative to direct price competition. Where entrepreneurs cannot differentiate their telecommunications products, they can differentiate through service and interpersonal relationships.

The finding supports the argument of Raja et al. (2020) that customer interaction is important in developing pricing and value-capture capabilities. However, the present study adds that customer relationships may have particular importance for subsistence entrepreneurs because they reduce their dependence on continuous price reductions.

Customer loyalty therefore emerged as a form of **non-financial capital** that entrepreneurs could use to protect transaction volumes and partially offset competitive pricing pressures.

Cost reduction and resource bricolage

Participants also described reducing costs as an alternative to increasing prices. Instead of transferring all cost increases to customers, entrepreneurs attempted to absorb part of the pressure through operational adjustments.

Participant 18 explained:

“When the costs become too high, I look for ways to reduce my own expenses rather than increasing the price immediately.”

Another participant stated:

“You have to manage what you have. If you can avoid some expenses, you do it because increasing the price will make customers complain.” (Participant 33)

Some participants also described combining different activities or using existing resources to generate additional income.

Participant 47 explained:

“I don't depend on one service alone. I try to add other things because sometimes the profit from one service is not enough.”

These responses illustrate the principle of entrepreneurial bricolage. Entrepreneurs responded to resource constraints by recombining available resources rather than depending entirely on external resources.

This is consistent with Baker and Nelson's (2005) foundational concept of bricolage and with recent research showing that bricolage remains particularly relevant to micro and small businesses in emerging economies (Simba et al., 2021; Alentejo & Sarkar, 2024).

The finding suggests that coping with pricing challenges extends beyond changing prices. Entrepreneurs also modify the cost structure and resource configuration of the business. This broadens the understanding of pricing adaptation by showing that entrepreneurs may respond to price pressure indirectly through resource management.

Diversification as a coping strategy

Diversification also emerged as a strategy for reducing dependence on telecommunications-related income. Some participants reported adding complementary products or services to their businesses.

Participant 12 explained:

“If you depend only on one service, you can suffer when the profit becomes low. I have added other things to my business so that I can still make money.”

Another participant stated:

“Sometimes the main business is slow, so the other activities help me. It is not always much money, but together they make a difference.” (Participant 38)

Diversification can be understood as a mechanism for reducing vulnerability to fluctuations in the price and profitability of a single service. It is also consistent with bricolage because entrepreneurs use existing business locations, customer relationships and knowledge to introduce complementary revenue-generating activities.

The strategy is particularly relevant to subsistence entrepreneurs because it provides a means of smoothing income when margins in the primary activity become unstable.

Discussion: pricing as an adaptive survival practice

The findings demonstrate that pricing among micro-entrepreneurs in Douala is fundamentally an adaptive and survival-oriented practice. Entrepreneurs operate within a market characterized by competitive pressure, customer price sensitivity, cost constraints and limited pricing autonomy.

The findings can be represented as follows:

Pricing challenges → Entrepreneurial adaptation → Coping strategies → Business continuity

The first component consists of the pressures faced by entrepreneurs: competitor price reductions, customer bargaining, operating-cost increases, liquidity constraints and limited market information. The second component concerns how entrepreneurs interpret these pressures using experience and informal information. The third consists of the coping responses they employ, including flexible pricing, margin reduction, customer relationship management, cost reduction and diversification. The final outcome is the attempt to maintain transaction volumes, cash flow and business continuity.

This process is consistent with the literature on entrepreneurial bricolage. Entrepreneurs facing resource constraints do not necessarily have the option of obtaining additional resources; instead, they make do with resources already available to them (Baker & Nelson, 2005). The participants' reliance on experience, social networks, customer relationships and existing business resources illustrates this process.

The findings also support effectuation theory. Entrepreneurs did not appear to rely primarily on long-term predictions of market conditions. Instead, they responded to circumstances as they emerged and concentrated on actions within their immediate control (Sarasvathy, 2001). Flexible pricing, customer negotiation and diversification are examples of such adaptive behaviour.

The findings further contribute to the literature on entrepreneurial resilience. Resilience is often discussed in relation to major external shocks, but the present study suggests that resilience can also be understood as an everyday process of coping with persistent commercial pressures. Entrepreneurs demonstrate resilience by absorbing lower margins, adjusting prices, maintaining customer relationships, reducing costs and finding alternative revenue sources.

Theoretical contribution

The study makes three related theoretical contributions.

First, it extends the **subsistence entrepreneurship literature** by demonstrating that livelihood considerations influence concrete pricing decisions. The entrepreneurs studied were not necessarily seeking to maximize profit on each transaction. Instead, they frequently prioritized maintaining customers, generating cash flow and keeping the business operational.

Second, the findings extend the **entrepreneurial bricolage perspective** by demonstrating that pricing itself can be an arena of bricolage. Entrepreneurs make do not only with physical and financial resources; they also make do with limited pricing information, limited bargaining power and limited margins.

Third, the findings contribute to **effectuation and resilience perspectives** by demonstrating how micro-entrepreneurs continuously adapt their decisions to changing market conditions. Pricing is therefore not merely an outcome of market forces but also an instrument through which entrepreneurs exercise agency within constrained environments.

Practical implications

The findings have important implications for micro-entrepreneurs, telecommunications operators and policymakers.

For micro-entrepreneurs, the findings suggest that long-term survival may require reducing excessive dependence on price competition. Strengthening customer relationships, improving service reliability, controlling operating costs and diversifying revenue sources may provide more sustainable alternatives to continuous price reductions.

For telecommunications operators, the findings suggest that changes in commissions, transaction charges and operating conditions can have substantial effects on micro-entrepreneurs whose businesses depend on small

margins. Telecommunications companies could therefore support agents through improved access to market information, business-management training and mechanisms that strengthen agent liquidity.

For policymakers, the findings highlight the need to consider the effects of regulatory and taxation changes on the wider entrepreneurial ecosystem. Policies affecting mobile-money transactions can influence not only consumers and telecommunications operators but also the thousands of micro-entrepreneurs whose livelihoods depend on intermediary services.

Conclusion of findings and discussion

The findings reveal that micro-entrepreneurs in Douala experience pricing as a persistent challenge arising from competition, customer price sensitivity, operating costs, liquidity pressures and limited access to formal market information. In response, they employ a combination of flexible pricing, reduced margins, customer relationship management, cost reduction, bricolage and diversification.

The central finding is that pricing among subsistence-oriented micro-entrepreneurs is primarily a mechanism for balancing survival, competitiveness and profitability. Entrepreneurs often accept lower margins and modify their pricing practices because maintaining customers and generating continuous cash flow are more immediately important than maximizing profit per transaction.

The study therefore challenges a purely rational or profit-maximizing conception of entrepreneurial pricing. In resource-constrained environments, pricing is better understood as a dynamic coping practice embedded in social relationships, market competition and livelihood needs. This perspective provides a basis for understanding how micro-entrepreneurs navigate uncertainty and resource scarcity within Cameroon's mobile telecommunications industry.

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