

Using the Toledo Methodology, a study of challenges facing Maya Women Micro-Entrepreneurs (MWMEs) in indigenous rural entrepreneurship, farming and the natural environment of Southern Belize.

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ABSTRACT

Micro-entrepreneurship and entrepreneurship as a whole are important fields of study as regional development takes central stage in management studies (Wiklund, Davidsson, Audretsch and Karlsson, 2011). Researchers and practitioners are looking for tested methodologies for research into micro-entrepreneurship. To our knowledge, the Toledo Methodology (Jagger, Venus and Casiday, 2016) is the first time that a distinct, multi-stage methodology has been articulated and used for the study of micro, rural and indigenous entrepreneurship. This methodology has the potential to provide a standard protocol for generating comparable results in different global environments, while also allowing distinct local contextual factors to emerge. The methodology is being used in the study of indigenous women's micro-entrepreneurship in Toledo District, Belize. This paper presents some of our preliminary findings showing the interactions among indigenous rural micro-entrepreneurship, farming and the natural environment of southern Belize. The findings have strengthened the belief that women in the Maya society play a very important role in entrepreneurship. Most women who were interviewed stated that entrepreneurship was not an option but rather a necessity, enabling them to supplement their families' incomes from farming and other activities that are not always profitable or sustainable.

KEY WORDS: Maya Entrepreneurship, Micro-Entrepreneurship, Indigenous Entrepreneurship, Rural Entrepreneurship, Toledo Methodology

INTRODUCTION

Due to their isolation and relative disengagement from main stream politics, the Maya are among the poorest and most neglected minority in Belize, in common with other indigenous people in many parts of the world (MacDonald, Wong and Sheldon, 2015). Furthermore, women constitute an important but neglected driver of regional economic development through micro-entrepreneurial activities. This study seeks to understand the challenges facing Maya women's indigenous rural micro-entrepreneurship in Southern Belize in order to enable appropriate support for these activities and foster sustainable regional development. In 2012, the Belize Government developed a Micro, Small and Medium Enterprise (MSME) Policy and Strategy report in an effort to put policies in place to support MSMEs. This paper can contribute to these policy efforts by providing further understanding of rural entrepreneurship so as to bring the challenges faced by these micro entrepreneurs to light in policy development.

Objective of the study

To view the challenges facing Maya Women Micro Entrepreneurs (MWME) in Southern Belize as it relates to:

- Indigenous Micro Entrepreneurship
- Rural Micro Entrepreneurship
- Farming
- Natural environment

LITERATURE REVIEW

In our characterization of entrepreneurship, we follow Ronstadt (1998, p.9), who posits that entrepreneurship refers to the active process of generating incremental material resources or wealth. The purported wealth is generated by people who take on key risks with regard to time, career commitments, and equity, all aimed at providing value through certain products or services, even if not necessarily be distinctive: the entrepreneur wields the responsibility of infusing value into it, through securing and assigning the requisite expertise and resources. This is seen to be the case in southern Belize where Mayan Women Micro Entrepreneurs (MWMEs) have taken the risk to start a business, although in most cases offering a similar product to others operating in the same market. We also draw conceptually from Hisrich (2005, p.2), who stated that entrepreneurship is a process through which an individual creates a new product or service that bears significant value for the target market. This is achieved when the entrepreneur devotes the essential time and energy to the venture, and assumes the associated social and financial risks. The benefits of such an undertaking come in the form of

increased independence, personal gratification, and fiscal rewards. This definition not only stipulates the benefits of entrepreneurship, but also provides insight into some of the factors that propel individuals to conceptualize enterprises.

The sub classification of micro-entrepreneurship, as the term suggests, is entrepreneurship practiced at a small scale and normally includes street vendors, tailors, carpenters and other trade persons operating at a limited scale (Eddleston and Powel, 2008). Maya women in southern Belize make and sell carved items, tourism related services, handmade jewellery, baskets, homemade chocolate, hot sauces, meat pies and other delicacies; they also provide services to other members of their own communities (such as corn grinding). Agyapong (2010), emphasizes that microenterprises make a significant contribution to a society's economic development, social equality and socio-economic stability. This is because they create employment opportunities for low-income earners and lay the foundation for emancipation of people from the shackles of poverty. The significance of micro-entrepreneurs to a society is also attributable to their large number and economic diversity. When examined collectively, rather than singly, micro-enterprisers have a great impact on the structure and organization of a business environment, especially rurally.

However, there is still limited information on micro-entrepreneurship, as a distinctive business concept. Most literature available suggests that, micro-entrepreneurship is largely limited to the informal sector (Mordi and Okafor, 2010). There is also an implication that, the greatest proportion of micro-entrepreneurs lack formal education and hence lack professional expertise.

The focus of this study is micro-entrepreneurship among Maya women of southern Belize. Mayas are the indigenous population of Belize. They have occupied Central America for thousands of years. Two distinct Maya groups, the Mopan and Ke'kchi, occupy the Toledo area of southern Belize, where this research was carried out (Minority Rights Group International 2013).

According to Langowitz and Minniti (2007), women all over the world play an imperative role in the economy, social, as well as, the political life of any nation. It is generally accepted that women have been deprived of opportunities such as education, social structures, work experience, etc. (Fischer, Reuber and Dyke, 1993) and that in many parts of the world, women have not had the opportunity to enjoy the same kind of business opportunities compared to men (Bruni, Gherardi and Poggio 2004).

Burch (1986) also found that on the whole, there are two major groups of females one can find in a typical community such as the Maya community. These are those with entrepreneurial characteristics and those who have non-entrepreneurial characteristics. Burch (1986) explains that even though there may be entrepreneurial potentials in females in Southern Belize, it is not all of the women who are entrepreneurs. But for those who are, it is common to see

characteristics such as being intuitive, wealth seeking, opportunity seeking, and innovative. However, there is little in the literature specifically addressing the motivations behind and challenges facing indigenous women's entrepreneurship.

METHODOLOGY

The methodology employed in this research is the Toledo Methodology (Jagger, Venus and Casiday 2016).

In cross-cultural micro-entrepreneurship investigations, it is important for the research not to assume that we understand or know the milieu in which the entrepreneurs are operating; culturally sensitive methodologies are needed that can first ascertain the local and situational facts and contexts, then proceed to the development and testing of hypotheses. Although it draws from components of grounded theory research, we argue that the methodology used here is distinctive and may assist other researchers investigating micro-entrepreneurship in different situations and localities.

The Toledo research methodology begins with an exploratory study and thereafter transitions into three phases: two qualitative and one quantitative, thus adopting a mixed methods approach and helping to facilitate the understanding of micro-entrepreneurship in the broader field (Patton, Johnson-Sabine, Wood, Mann, and Wakeling, 1990).

In May 2012 the lead author undertook an exploratory study in Toledo, Belize by interviewing two sets of 30 respondents provided by the Toledo Cacao Growers Association concerning the issues they were facing. These persons were micro business owners or micro entrepreneurs, some farmers, some craft sellers, some herders, a diverse mix was present.

Phase I is designed to provide an overview into the phenomenon. An opportunistic sample of 24 persons from the entire population base were interviewed using unstructured interviews, and results were interpreted using thematic coding. The respondents were of both gender.

The respondents were chosen randomly, some were micro entrepreneurs, and some were not. The respondent group mainly comprised of Mayan and Ke'kchi persons (the subcultural differences that were mentioned to be a potential challenge in the exploratory stage was debunked by ninety percentage of the respondents in phase I). Interviews ranged from 13mins to 40mins in length.

In order to get a deeper understanding, for phase II, questions were posed to 50 entrepreneurs in a structured interview format.

The third phase consists of a structured questionnaire presented to 385 respondents which is developed on the basis of the qualitative interviews previously conducted in Phase II. Creation

of a questionnaire from phased qualitative research has been undertaken in the past in the field of anthropology (Casiday, 2005). The reason a quantitative part will be helpful in this methodology is that qualitative research may give an indepth indication of what is happening with the micro entrepreneur but it may not indicate how wide spread these beliefs are. This becomes important in certain micro-entrepreneurship studies, such as determining polices where how wide spread a consensus is or not will need to be quantified (Neuman, 2005).

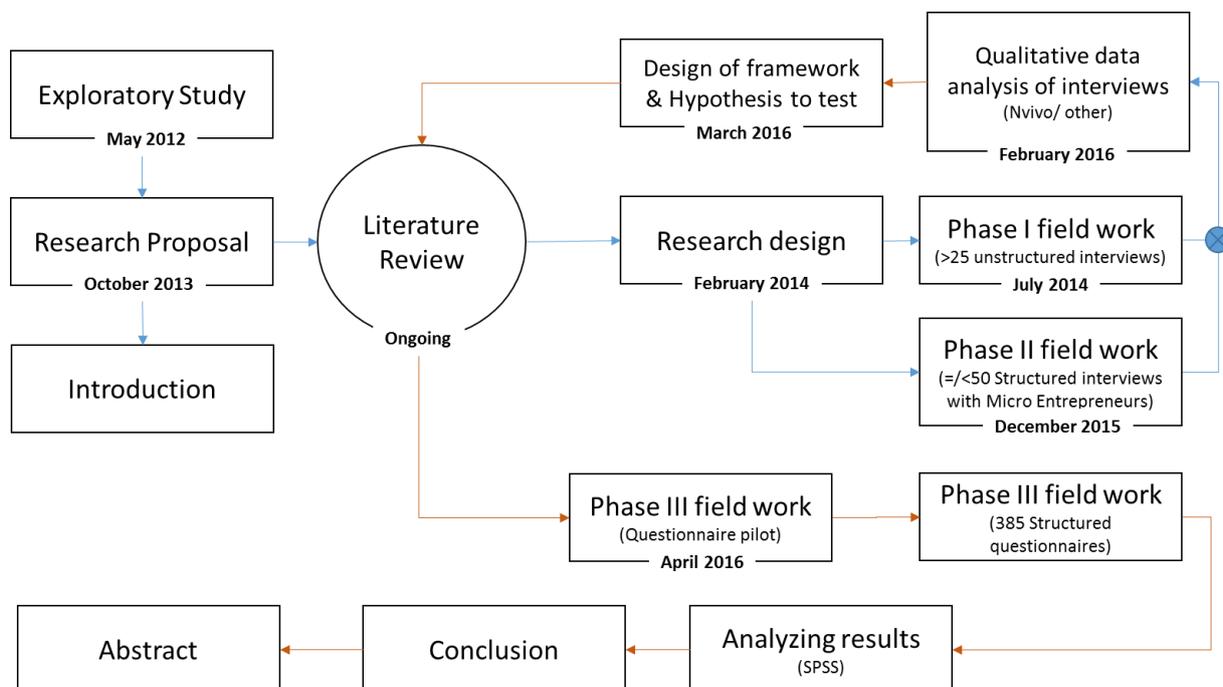


Figure 1: The Toledo Methodology for study of Micro and Indigenous Entrepreneurship and timeline of this paper.

With the background knowledge of phase I, the researcher started off by asking about the entrepreneur and her business. Then the main question, the essence of the research, was asked; what are the challenges that you face as a MWME in Toledo, Belize. The respondents were able to free list everything that came to mind. From the free list provided, successive free listing (Ryan, Nolan and Yoder, 2000) was employed to gain deeper understanding of certain topics.

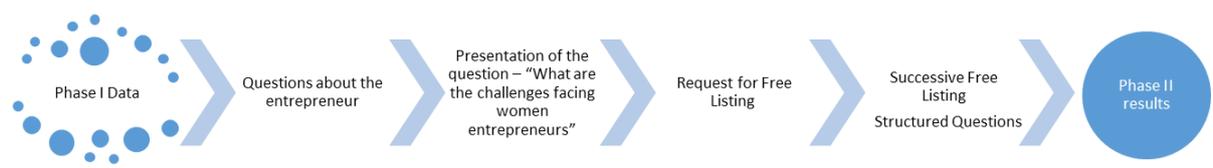


Figure 2: Demonstration of simple steps involved in Phase II

After completion of the phase II process, the nodes are reviewed and emerging themes documented. Thereafter hypotheses are developed for testing.

Phase III is the final phase of field work within this methodology. A set of hypotheses that were created and tested. This paper reports the results through the pilot study of phase III, though a larger survey of 385 people is planned. 385 respondents are needed for a population size of 10,000 or less (Israel, 1992). Only the results up to the pilot stage of the questionnaires are being discussed.

FINDINGS

We are presenting only the results found as it relates to rural micro-entrepreneurship, farming and the natural environment in keeping with the theme of this paper. The findings of each phase are presented in order to highlight the steady progression of understanding of the research objectives offered by the different phases of the Toledo methodology.

Exploratory Study

The exploratory study demonstrated the variety of challenges women entrepreneurs face, including lack of access to capital, family support or encouragement, training, access to raw materials and market products and leadership, as well as issues concerning communication within the Woman Groups, cooperation between husband and wife, subcultural differences between the two different types of Mayans (Mayan and Ke'kchi), lack of micro-enterprise-specific training or time to attend.

The groups mentioned leadership of community, stating that there was no cooperation between the leaders of the community such as the Alcalde (village leader) and the Woman's Group; changing leadership in the village also meant that there could be changes in how things operated.

Some women mentioned that their husbands would not allow them to open or conduct business, while others mentioned that they lacked self-motivation.

Other such challenges were brought to light making the need for further research imperative.

Phase I

The demographic details of the respondents were collected. This reinforced awareness that educational levels within the communities were low, especially amongst women. The age profile was relatively low with all entrepreneurs aged under 50 and mostly under 35. A potential challenge to women entrepreneurs in Southern Belize was identified as the land ownership disparity observed between men and women. It is also possible for entrepreneurs to operate on the community land and to be permitted to keep the cultivated products in order to retain profits. Similarly, community respect is also stated as a key functioning within Southern Belizean society, which can help augment the number of entrepreneurs within the

region. Nevertheless, application of this finding on the basis of gender remains to be a question as not a significant number of respondents had lands to ensure their freedom in conducting common rural business operations.

When emphasizing more in-depth, aspects related to the entrepreneurial skills of people in Southern Belize, it was observed that almost all the respondents agreed to their need for better training. The interviewees emphasized that they had limited understanding of the business world. When asked about the poor education level among the women populaces in Southern Belize, the interviewees indicated that high degree of school dropouts, especially among the female students have resulted in weakening social structure of the region. In most of the cases, it is observed that female students were either forced to leave schools due to lack of financial support from their families for due to social inhibitions wherein girls were expected to learn household tasks rather than taking lessons at school and get married early. Such kind of social inhibitions acts as a major barrier for women in obtaining adequate level of education that in turn raises considerable challenges for the group to establish as entrepreneurs.

It was also found that women, in the Southern Belize region are expected to act as caregivers to their children and in-laws or those in their family. It is supposed to be their prime responsibility and therefore, if it meant to sacrifice their education or their involvement as an entrepreneur, the women in family were expected to do so. The responses obtained also denoted a significant influence of power structure when a woman intended to establish her own venture. For instance, one of the interviewees asserted that women are firstly expected to ask the husband's permission if intended for a venture of own. In addition, women are often restricted from travelling distances, which is necessary in Southern Belize region to conduct business functions owing to its geographic location. Such hindrances from family also increases challenges for women entrepreneurs in the stated region. Women who intend or attempt for a venture are also not excluded from their household responsibilities. This increases pressure on women to balance their professional and personal lives maintaining a hectic schedule and therefore, often discourages women to take such a plunge.

Given all these directional influences from the society and their families, women entrepreneurs in Southern Belize also have to face differentiations in their selection of business ideas. In majority cases, women entrepreneurs are expected to undertake a venture related to household tasks such as restaurant services or selling arts and crafts, stitching, or even teaching at home. Such restrictions also imposed vital challenges for women entrepreneurs, who ultimately had limited options, but to look after their children and in-laws. Abuse faced by women verbally and physically by their spouses and in-laws is also an issue, hindering the prosperity of women within the societal context of Southern Belize. Outside their family circle and the group of their relatives, women are also discouraged to make a network of themselves, which they can use for business purposes. Early marriages and the trend of having many

children further increase the household responsibilities of women, hindering their potentials to flourish as an entrepreneur.

As can be observed from the contextual overview obtained with reference to the interview results, women entrepreneurs in Southern Belize have to face many challenges in relation to the persistent social hindrances and restrictions imposed by the family members of these groups. For instance, interviewees in this study indicated that lack of education, multiple obstacles from the society to allow complete independence and freedom to the females in the society are a few challenges those have resulted in the lower number of women entrepreneurs within the society. Resource allocation also plays a vital role in allowing better scope to the women entrepreneurs, wherein lack of finances readily available for them to conduct business and land ownership limitations have been stated to raise challenges for the group. As apparent, the challenges faced by women in Southern Belize society indicates towards the economic and demographic underdevelopment of the region to be primarily responsible for such inhibitions, with only a little hope for future development.

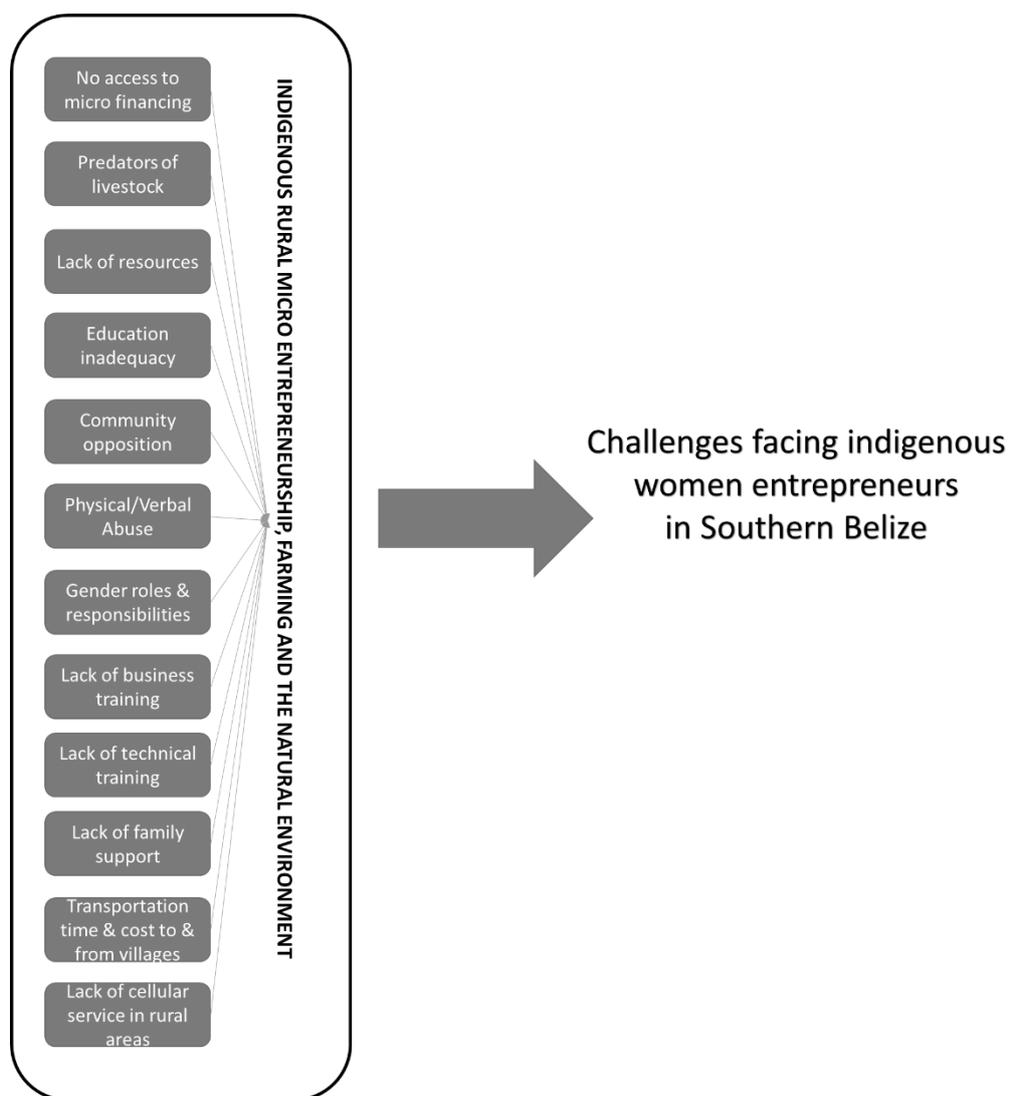


Figure 3. Diagrammatic findings of Phase I

The discussions provided throughout the phase I study revealed various aspects that contributed to the challenges faced by women entrepreneurs in Southern Belize. To recall, the study was based on a deductive approach following a non-experimental design to reach the goal, i.e. to identify the root causes behind the weak development and challenges with women entrepreneurship of Southern Belize. Correspondingly, a two-way data collection method was followed, one extending to desk research and the other comprising the technique of face to face interviews. Data collected by these two means were then evaluated, and critiqued, through which the key findings were obtained.

Phase II

The phase II structured interviews were conducted in December 2015 by random sampling of 50 Mayan women from 13 different villages. The women were involved in the following businesses:

- Arts and craft
- Creation and sale of bangles and head bands
- Creation and sale of baskets
- Embroidery and stitching services
- Creation and sale of Maya blouses and other clothes
- Small restaurant
- Small shops
- Sale of homemade chocolate from bean to bar and chocolate drinks
- Corn mills
- Weaving and sale of Cuxtal (a shoulder bag)

The field work took place with 50 respondents who are of the specific set of respondents the research was targeting; Maya Women Micro Entrepreneurs (MWMEs). Structured interviews are the types where the researcher has pre-formulated the questions to be asked in a systematic order (Denzin and Lincoln, 2005). In this case there was just one question that was asked "What are the challenges you face as MWMEs"? The answers were free listed by the respondents. Free listing is a common elicitation technique in the social sciences (Weller and Romney 1988). Participants were asked to generate free lists on specific topics. The results from each of the informant was tallied using univariate analysis to see how frequently a particular theme emerged. Once the list was made, the researcher used some of the items mentioned as a prompt for an additional set (or sets) of free lists. This concept is called Successive Free Listing and was employed so as to ensure flexibility in knowledge gathering within the structured interviews with the MWMEs (Ryan, Nolan and Yoder, 2000). The researcher believes that free listing allows for free flow of information without making the respondent/informant feel uneasy. It brought up certain topics that otherwise the researcher

had not thought about, on certain of these themes within the domain, the researcher continued to another set of free lists.

Phase II confirmed and echoed the findings of phase I, but in addition to this we were able to ascertain additional challenges faced by MWMEs. In keeping with the theme of this paper, results from three areas are being presented:

Indigenous rural micro-entrepreneurship related challenges

The most number of free lists indicated as challenges by MWMEs had to do with access to finance and money related challenges. The discussions involved not having savings and liquid cash at their disposal. Some mentioned that they wished to start another business or increase their current business, however the bank interest rates were too high. Adding to what was discussed in phase I, the respondents mentioned their inability to borrow money as they do not own anything, everything belongs to the husband or is communal property. Many mentioned that they do not have the money to restock their stores, part of the reason for this has been the use of the cash from sales to meet family needs. Most respondents were certain that if they do get a loan they will not be able to pay it back. Financing for micro business infrastructure required to grow their business was also mentioned, for example a respondent's zinc roof leaks, but they still have to use it as they do not have enough money to fix. The lack of overall finances affects the education of the women as well. One of the respondent's mother passed away so there was no one to look after her siblings, so she had to do so by leaving school. Father did not have job, just farming. He could not afford the school fees either. High school is far from village and she did not have money to even get to school. Other persons mentioned that there was no financial support from their husbands, most husbands were not in a position to offer assistance. The overall financial situation that the MWMEs are in affects their motivation level, with many respondents feeling under pressure financially. The access to raw materials was also mentioned as an issue. The baskets and other items that the women weave come from a tree called Jippi Jappa locally. These trees are now located further into the jungles due to their demand. The women mention that they are at times afraid to go deep into the jungles due to the presence of jaguars. Certain society related issues also affects the access to raw materials.

Overall, management of household chores and their micro enterprise, early marriage, early pregnancy, sickness and lack of education were identified the most times in the free lists as barriers to successfully running or starting a microenterprise.

Farming and animal husbandry related challenges

village people do not allow them to sell, so as to stop her and her friend's businesses. Chicken with sickness is an issue for the market supply. A restaurant owner states that it is difficult to find chicken and they take 6 months to grow. There have also been issues with chicken eggs not hatching properly. One respondent stated that three to four out of ten hatch, others are not

hatching. Another respondent mentioned that chicken flu killed 20 of her chickens a few months ago. There have recurring mentions of crops turning yellow and drying out. Pigs are contracting diseases at times as well which affect the MWMEs. The rain which causes the flooding mentioned earlier caused one MWMEs a lot of sadness. She planted 10 acres of Popitos (a type of squash), however due to the rain, it attracted insects and she lost 92% of the entire crop, it cost her close to BZ\$5,000. Many stated that they planted a lot of different items that did not grow.

Another matter that indirectly affects farming and animal husbandry is that customers of the MWMEs request credit, but do not pay back. Most respondents mentioned that at some time or the other they have experienced this.

The natural environment related challenges

This paper specifically was looking at natural environment related challenges as well. There has been many flooding in the region, this has affected agriculture. The weather as an issue was brought up, a lot of rain created issues. On the other side of the spectrum, the heat caused a small shop owner to state that her chips were damaged due to the heat. Flooding is also an ongoing concern. The baskets and other weaved items that are sold to the tourists are made of the Jippi Jappa plant, this requires an MWME to source the plant leaves herself, bring them to a location where they are boiled and sun dried. When it rains it makes it difficult to dry, which in turn affects the MWMEs ability to make baskets and other products. Due to the house location also being the business and in cases the manufacturing plant, anything that affects the home affects the business. In San Jose there were heavy rains and the water seeped into people houses and damaged all their possessions. Many of the MWMEs are sustenance farmers, some mentioned that they planted corn and beans for consuming and selling, but were not able to do so due to excessive rain that damaged the crops. Persons mentioned that the excessive rains caused certain diseases to sprout on their crops. Another issue that caused by flooding is making some of the rural roads inaccessible, followed by it becoming muddy.

Many respondents brought up the issue of garbage management. Stating that persons do not keep the villages clean and sanitary. One person mentioned that there are no bathrooms, sometimes her customers use the bushes around her food stall. Others mentioned that the unsanitary conditions have attracted rodents, ants, cockroaches and mosquitoes.

There are threats from predators such as hawks, foxes and jaguars that consume livestock and at times domesticated pets. Many respondents mentioned losing a significant amount of livestock. One confessed to losing four pigs every two weeks!

Phase III

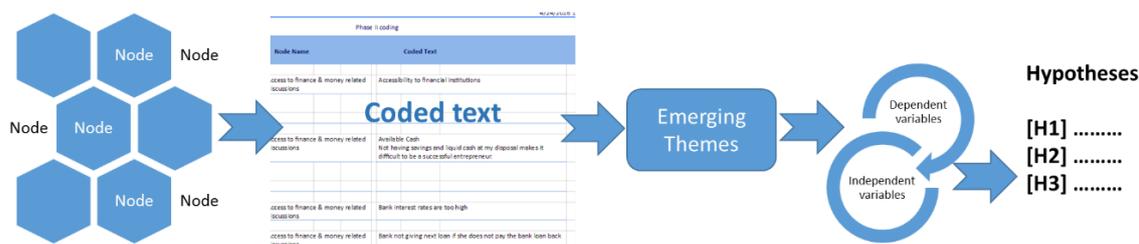


Figure 4. Process between phase II results and the pilot stage of questionnaires

Upon coding results from phase II, the above process is completed. A set of questionnaires were piloted in April 2016. The process was beneficial as certain things came to light that was previously unknown. Here is an interesting example. As is customary, the questionnaire gave options for the respondents to choose marital status. One MWMEs mentioned that she was in a relationship with a married man who has his wife in close proximity to her in the village. This was something that previously we were not aware was happening. The respondent described the relationship to be common law. The questionnaire then was edited to make provision for such relationships.

CONCLUSIONS

From the findings of this paper it is obvious that MWMEs in Southern Belize face numerous challenges in indigenous rural micro-entrepreneurship, farming and the natural environment. In order to effect positive change, there needs to be credible data on the phenomenology. We are hoping that this paper brings to light some of the core issues and that it interests academics to continue to pursue studies for the betterment of rural communities.

We would also like to encourage academics and practitioners to consider the use of the Toledo Methodology in their research projects. A tool kit is expected to be created soon to provide academics and practitioners with a clear roadmap on the use of the Toledo Methodology in rural, indigenous and micro-entrepreneurship.

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