

EMPREENDEDORISMO

INDIGENOUS FEMALE ENTREPRENEURSHIP: A QUALITATIVE STUDY IN THE CONTEXT OF BOLIVIA

Antonio Manuel Ciruela Lorenzo
acl@uma.es
Universidad de Málaga

Antonio Padilla Meléndez
apm@uma.es
Universidad de Málaga

ABSTRACT

Indigenous entrepreneurship and the gender approach to entrepreneurship are areas that have grown in interest in the entrepreneurship literature in recent years. This paper combines both research streams with the aim of analysing the social and individual factors affecting indigenous *quechua* female entrepreneurs of Bolivia. Based on the analysis of qualitative data from forty-two face-to-face interviews to indigenous entrepreneurs (female and male), the specific characteristics of these entrepreneurs, the barriers and the facilitators of entrepreneurial activities by women, as well as the role of social capital were extracted. The existence of a sexist and patriarchal culture has been found. However, regarding production, family becomes the production unit; the woman and the man have specific and complementary roles. In addition, there is growing individualism that results in a loss of indigenous values.

KEY WORDS

Indigenous entrepreneurship, Female entrepreneurs; Indigenous communities; Quechua, Bolivia.

1. INTRODUCTION

Indigenous entrepreneurship (Fuller, D. & Cummings, E., 2003; Hindle, K., & Moroz, P., 2010; Peredo, A., & Anderson, R., 2006) and the gender approach to entrepreneurship (Seongbae, L., & Brooke R., 2013) are areas that have grown in interest in the literature in recent years. Entrepreneurship by women has been shown by the literature to be different from entrepreneurship by men and, in general, it has been suggested that women face more difficulties and have different motivations to become entrepreneurs.

The majority of work has been devoted to studying entrepreneurship and gender at the individual level, and studies that take into account the influence level of the community, in particular an indigenous community, are scarce. In this regard, Witbooi, M., & Ukpere, W. (2011), from a study in South Africa, stated that research on female entrepreneurship is imperative to create a knowledge base of women's experiences of being financially

excluded. Furthermore, Cahn, M. (2008) analysed the relationships between micro-enterprises and *fa'a Samoa* in rural communities of Samoa and questioned whether an “indigenous” style of entrepreneurship enhances the success and sustainability of micro-enterprises. It has been suggested that standard research and practice concerning entrepreneurship as an instrument of development in indigenous settings have embodied two errors (Peredo, A., & McLean, M., 2013), based on the idea that the indigenous community would like to engage in entrepreneurship and the failure to adapt the approach to entrepreneurship to the distinctive indigenous community.

The aim of this work is to gain insight into the main factors that affect the activities of indigenous female entrepreneurs, taking the the region of Tiquipaya (Bolivia) as exemplar. In particular, the objectives are to explore the main barriers and enablers, the role of community and social capital, and the influence of culture (Quechua) in indigenous female entrepreneurs. Based on the analysis of face-to-face interviews with female and male entrepreneurs and intermediaries in the valley and mountain range areas of the region of Tiquipaya, the characteristics of these entrepreneurs, the barriers and facilitators, and the role of social capital were extracted. As the main contribution, it was found that, contrary to what one might expect, as a key element for developing successful entrepreneurial activities, being indigenous does not have as great an effect as being a woman. In addition, community issues emerged as relevant. Moreover, it was highlighted that intermediaries’ perception of barriers to and facilitators of entrepreneurship is different from the perception of the entrepreneurs themselves. As a consequence, several implications for policy makers are extracted.

2. THEORETICAL FRAMEWORK

Indigenous Female Entrepreneurship

Indigenous entrepreneurship consists of the creation, management, and development of new ventures by indigenous people for the benefit of indigenous people (Hindle, K., & Lansdowne, M., 2005). It includes any type of entrepreneurial activity, including self-employment based on indigenous knowledge (Dana, L., 2007a) by indigenous people whose ancestors were living in an area prior to colonization or prior to the formation of a nation state (Dana, L., 2005). This entrepreneurship differs from other forms of entrepreneurship in terms of the context of the enterprise, the types of goals and outcomes on which the enterprise is focused, and/or the form and organization of the enterprise (Cahn, M., 2008). Furthermore, it is sufficiently distinguished from both mainstream entrepreneurship and other social and management sciences to constitute a legitimate, well-defined subfield of research in its own right (Hindle, K., & Moroz, P., 2010).

The literature has identified several factors affecting indigenous entrepreneurship, which can be divided into contextual and internal/own/individual factors. In addition, similar to Stathopoulou, S., Psaltopoulos, D., & Skurus, D. (2004), the elements of rurality that affect entrepreneurship can be classified into three groups: environmental/contextual, social, and personal factors. In the environmental/contextual group, there are four features: public policy (subsidies – competitive entrepreneurship), activities, financing, and cultural (cultural tensions) and social capital. The second group considers the social factors: the levels of culture, social capital, family, and community. The third group is seen as comprising two other elements: entrepreneurial intention and education.

With reference to the gender perspective on entrepreneurship, previous research exists concerning how female entrepreneurship is different from, secondary to, and at a lower level than male entrepreneurship (Helene, A., 2006). Stereotypes affect the intention to be an entrepreneur and women have a lower propensity (Gupta, V., Turban D., Wasti S., & Sikdar, A., 2009). Furthermore, differences have been found in how men and women conciliate the company and the family (Eddleston, K. & Powell, G., 2012). Shinnar, R. S., Giacomin, O., & Janssen, F. (2012) performed a comparison between countries and found that there are gender differences between the perceived barriers and the entrepreneurial intentions across nations, but these differences are not maintained between countries.

Accordingly context has been found to be a relevant factor. It has been stated that female entrepreneurship research would benefit from a multilevel design, taking into account the relationship between individuals and the

environment (De Bruin, A. et al., 2007). Kibler, E. (2013) studied the influence of the regional environment in the early stages of the project, applying the theory of planned behaviour, and analysed how the environment influences the individual entrepreneurial intention. The population density, the level of education, income, and wealth, and the rate of public and manufacturing sector employment of a region were found to moderate the individual formation of entrepreneurial intentions.

In general, entrepreneurship in rural areas can be seen as disadvantageous to women, while some women may find it liberating to organize their own employment, the majority are reluctant, for a variety of reasons, to assume personal responsibility (no access to money or to the formal and informal networks that can help by providing advice, training, and premises) (Koutsou, S. et al., 2009; Little, 1991). In this sense, Koutsou, S. et al. (2009), based in Greece, identified three types of factors that determine the choice of rural women regarding the form of their business activity. They can be external (the lack of jobs, the availability of business opportunities and subsidy programmes), personal (age, work on the family farm, family obligations, lack of capital and time, lack of experience), and psychological (indecision and caution). In some cases, these factors lead women to the only available choice (Koutsou, S. et al., 2009). Finally, female entrepreneurs tend to nurture satisfaction with the work–family balance by creating work–family synergies, whereas male entrepreneurs tend to nurture satisfaction with the work–family balance by obtaining family support at home (Eddleston, K., & Powell, G., 2012).

Bearing in mind the previous sections and based on several studies, some of the factors that affect indigenous female entrepreneurship can be specified as education, family, entrepreneurial intention, financing, culture, community, and social factors, and other factors (for example the informal sector).

Education

According to Hunter, B., (1997), education is clearly important for the indigenous labour force, irrespective of whether it improves the productivity of individual workers or identifies those who are most likely to be productive. However, they also need education in the entrepreneurship subject. Entrepreneurship education could consist of any pedagogical program or process of education for entrepreneurial attitudes and skills (Fayolle, A., Gailly, B., Lassas-Clerc, N., 2006). However, Bae, T., Qian, S., Miao, C., & Fiet, J. (2014) determined that there are different types of entrepreneurship education targeting particular stages of development. Indeed, while access to education for women in specific entrepreneurial competencies is important, it may not be sufficient. The trainee/student needs to perceive that those competencies have been mastered and the key issue then is the effectiveness of the education in raising self-efficacy levels and it is considered entrepreneurship education to be more important to women than to men in increasing self-efficacy, so entrepreneurship education may reduce these gender differences for those women with entrepreneurial aspirations.

Informal Sector

Economic informality is defined as “all market-based legal production of goods and services that are deliberately concealed from public authorities” for reasons of taxation, employment, and administrative regulation (Schneider, F., 2005). Bhatt, P., & Gailey, R. (2012) emphasized that, too often, entrepreneurial efforts by women pass unnoticed and their contributions remain underappreciated. In part, this is because women’s business ventures, particularly those in less developed countries, function more in the informal than in the formal economy. In this sense, Khavul, S. et al. (2009) studied the African context and discovered that small family businesses often operate within the norms of the informal economy, which, in the opinion of several authors (Schneider, F., 2005; Webb, J. W., Tihanyi, L., Ireland, R. D., Sirmon, D. G., 2009), is one of the defining features of entrepreneurial activities in emerging and transition economies. Entrepreneurship education can be positioned as an equalizer, possibly reducing the limiting effects of low self-efficacy and ultimately increasing the chances of successful venture creation by women (Wilson, F., Kickul, J., & Marlino, D., 2007).

Family

Khavul, S. et al. (2009) claimed that in Africa, economic informality reduces the cost of experimenting with unrelated businesses, but strong family ties restrict the flexibility of female entrepreneurs in pursuing growth opportunities or experimenting with unrelated businesses. On the other hand, Koutsou, S. et al. (2009) placed private businesses in the nature of family enterprises, given that they rely heavily on work by family members. At the same time, it is the expression of family strategy that involves not only providing supplementary funds for the family income, but also securing jobs for the younger members of the family, an element that lends continuity to the venture and is of particular importance in retaining the rural population in the countryside.

Culture

Different papers on entrepreneurship have proposed that socio-cultural factors (such as fear of failure, perceived capabilities, perceived opportunities, and role models) are very important drivers of entrepreneurial behaviour (Arenius, P. & Minniti, M., 2005; Köellinger, P., Minniti, M., & Schade, C., 2005), especially in the case of female entrepreneurship (Köellinger, P., Minniti, M., & Schade, C., 2013). In this sense, Noguera, M. et al. (2013) indicated that the factors that would seem to have the most significant effects on the probability of being a female entrepreneur are the fear of failure (affecting entrepreneurship negatively) and perceived capabilities (affecting entrepreneurship positively). According to Witbooi, M., & Ukpere, W. (2011), businesswomen have to deal with certain attitudes and perceptions. There are challenges to be faced in just being a woman. Women have to work much harder than their male counterparts, which makes life difficult in the business world. Culture and gender moderate the relationship between the perceived importance of some of the barriers and the entrepreneurial intentions (Shinnar, R. et al., 2012).

Entrepreneurial Intention

Different researchers have associated masculine characteristics with entrepreneurs, and entrepreneurship is seen as a masculine field (Ahl, H., 2006; Fagenson, E. & Marcus, E., 1991). In this sense, Gupta, V. et al. (2009) agreed, adding that both men and women view entrepreneurship as a male-type occupation, and revealed that women, but not men, see a significant relationship between entrepreneurial and feminine characteristics. They found that it is not men per se, but people who see themselves as more similar to male gender identification, who have higher entrepreneurial intentions. In terms of entrepreneurial intentions, Kibler, E. (2013) proposed that the “objective” regional environment affects individual perceptions and beliefs concerning entrepreneurship, which in turn form the basis of the three cognitive antecedents – attitude, subjective norm, and perceived behavioural control – of entrepreneurial intentions.

Financing

Historically, the financial markets have always been gender blind, thus becoming the major obstacle to women in starting, growing, and strengthening their enterprises (Witbooi, M., & Ukpere, W., 2011). The empirical evidence indicates that women struggle to attain debt and venture capital financing for new ventures (Gatewood, E., Carter, N., Brush, C., Greene, P., & Hart, M., 2003). In this sense, Gupta, V. et al. (2009) theorized that people are more likely to provide support and resources to individuals who fit their stereotype of an entrepreneur. However, if many of these resource providers are men, who are more likely to see entrepreneurs as possessing masculine and not feminine characteristics, women seeking resources may not fit the stereotype of an entrepreneur and thus, all else being equal, may receive fewer resources.

Taking these factors into account, this research question arise: *(RQ1) What are the main barriers and enablers for indigenous female entrepreneurs?*

Community

Peredo, A. & Anderson, R. (2006) argued that indigenous entrepreneurship is organized “collectively” and leads to community-based development goals. In the same sense, Cahn, M. (2008) demonstrated that indigenous entrepreneurship in the Pacific Islands that is organized around individuals, family, or kin can also achieve community outcomes and enhance social networks within the community. In addition, social organization among indigenous people is often based on kinship ties, which are not necessarily created in response to market needs. Much entrepreneurial activity among indigenous people involves internal economic activity with no transactions, while transactions often take place in the bazaar and in the informal sector (Dana, L., 2007a). Moreover, Haugh, H. (2007) determined that community social ventures have the potential to deliver benefits over and above economic and financial outcomes as they are closely engaged with people with a shared interest in their creation and management. They have the potential to revitalize communities through meeting local needs, developing the capacity of a community to be independent, and generating social capital between individuals and communities.

Social Capital

Several authors have emphasized the importance of social capital in a rural community to business networking and economic development and differences in network structures and networking behaviour may influence both the decision to start and grow a business and business survival and success (De Bruin, A. et al., 2007).

Furthermore, Ring, J. et al. (2010), determined that the likelihood of network formation in rural communities is enhanced when the social capital of a community permits constructive conflict, inclusive interactions of diverse groups, and permeable boundaries. Indeed, Peredo, A. M., & Chrisman, J. J (2006) suggested that, when triggered by social or economic stress, small communities that are rich in social capital and are able to learn from collective experiences have the potential both to identify opportunities and to marshal and coordinate the resources required to seize those opportunities. In fact, smaller communities, with their highly developed social networks, may offer resources such as volunteer labour, access to infrastructure and donated equipment, technical information and advice, and other resources that may be very significant contributions to the launch and the success of a new enterprise.

As a consequence, taking these community and social capital factors, this research question was defined:

(RQ2) What is the role of the community and social capital in the development of indigenous female entrepreneurs?

3. METHODOLOGY

Tiquipaya: The study area

The municipality of Tiquipaya, the third section of Quillacollo province, is located northwest of the city of Cochabamba (Bolivia), at a distance of approximately 10 km and with an average height of 2,640 metres above sea level. It has a total area of 341 km² and an urban area of 1299 ha. It forms part of the mountain range of the Tunari and the central Cochabamba Valley (PDM, 2000). The population of the municipality (15% of the population of Quillacollo province) is close to 54,000 inhabitants, of whom only 4,431 live in rural areas (INE, 2012). In this sense, it is important to show that the rural population decreased dramatically between 2001 and 2012, while the urban population mushroomed. According to data from the National Statistics Institute (INE, 2015), Tiquipaya had 37,791 inhabitants in 2001, and according to the Census 2012 it had 53,904 inhabitants, which represents an increase between the two censuses of 42 per cent. It is the second city, after Quillacollo, the most populous province. In 2001, most of its population was already concentrated in urban areas (26,732 of the 37,791 people back then and only 11,059 living in rural areas). According to the Census 2012, only 4,431 people lived in rural areas, representing a decrease of 59.2 per cent. In addition, nearly half of the people speak *Quechua* and Spanish. The literacy rate of the population is 90.52 per cent and that of illiteracy 9.48 per cent (INE, 2015). In relation to the distribution by gender, 51.41 per cent of the population is female (INE, 2012). Because of the geographic diversity – three ecological zones: subtropical, central valley, and mountain range – and the population density, literacy rates, mortality, and other aspects in each of these regions, they vary from one to another, lacking uniform development. On the slopes of the valley, communities are located in areas considered to be at risk of high precipitation and landslides in rainy weather. Under these conditions, the farmers produce potatoes, flowers, vegetables, fruit, and corn. Characterized by mountains and meadows, the high plateau produces potatoes, forage, and beans, and *chuiño* is made. The livestock activity highlights the breeding of sheep and llamas. In communities located in the north of the territory, diversified production is the basis of the family economy. In this region, locoto peppers, peanuts, and honey are produced, the locoto being processed and offered to the market. The inhabitants also produce corn, vegetables, fruit trees, and so on. Part of this production is destined for family consumption. The tropical forests, which are located in this area, still harbour a wealth of native flora and fauna (SERINCO, 1999).

Administratively, the municipality of Tiquipaya is divided into 6 districts (representing 48 communities and 25 neighbourhood boards). As mentioned before, it has 2 ecological zones, a valley in which the urban settlement is located, which is organized in 3 districts and is smaller in area but has a higher population density, and another in the mountains, in which the rural population live in 3 districts (1, 2, and 3), which constitute the specific area of this study (the Tunari mountain range). That area occupies 98 per cent of the territory, the agricultural production being the most important activity. Instead, districts 4 to 6, situated in the valley, occupy only 2 per cent of the territory but have a greater diversity of uses (the predominant uses are manufacturing, services, trade, but also agricultural production).

The most significant data from these communities will be mentioned in relation to five main areas: population structure, education, migration, availability of farmland, and production. Firstly, the population of districts 1, 2,

and 3 (over 3,928 inhabitants) is exclusively rural and the proportion of males is slightly higher than that of females (51% males, 49% females) (CEDESCO, 2006). The population distributed by age shows a broad base in early ages (ages 0–9 represent 33% of the total), while in the adult ages the population is reduced and elderly people aged over 80 years are scarce (CEDESCO, 2006). Finally, the average home consists of 3–4 people (3.61 people per family), although many families have lots of children (CEDESCO, 2006). Secondly, concerning education, differences in access to educational services are reflected in the situation of illiteracy by gender. According to the 2001 census, the illiteracy rate was 28.94 per cent, which is vastly superior to the national average of 13.28 per cent. The distribution according to sex shows that 9.36 percent were males and 19.59 per cent females (CEDESCO, 2006). The rate of school attendance is higher in men than in women, with a difference of 10 percentage points. On the other hand, between 19 and 22 per cent of schoolchildren do not attend a school (there is a service offering secondary education in these districts) (CEDESCO, 2006). Considering the population aged 20 to 39 years, 22 per cent of women do not have any education (CEDESCO, 2006). Thirdly, regarding migration and the availability of farmland, there is a phenomenon of temporary and spontaneous migration both into the jurisdiction of the municipality and out to other provinces, mainly to the province Chapare and the Department of Santa Cruz, as a survival strategy that allows them mainly to obtain monetary resources to continue their agricultural and livestock activity (CEDESCO, 2006). Furthermore, there is a constant reduction in the availability of farmland in the area, either due to the population increase or due to gradual erosion (CEDESCO, 2006). Finally, potato production is predominant in districts 1, 2, and 3, where some commercial varieties have been identified as imilla, wayk'o, Waycha, imilla, luk'i and others for exclusively family use, as well as secondary crops, such as oca, papalisa ulluco, beans, and small experimental crops of vegetables (onions, cabbage, lettuce), peas, or wheat. In addition, one of the important activities is livestock farming, dominated by camels and sheep, for which fodder oats and barley are grown. In district 3, next to the valley and markets, it is possible to find corn, flowers, lupine, alfalfa, fruit plants, plums, peaches, figs, apples, raspberries, or passionfruit. However, in districts 4, 5, and 6 in the valley, where high population growth and expansion of the urban area are recorded, the predominant agricultural activity is the production of flowers, vegetables, and milk.

The Quechua Culture

The plurinational state of Bolivia is located in the heart of South America and has an area of 1,098,581 square metres and a population of 10.4 million inhabitants, with 36 ethno-linguistic groups. Over 50% of the population is female and over 60% is identified as indigenous (INE, 2012). The majority of the Bolivian population is part of the indigenous *Quechua* and *Aymara*, accounting for 56% of the total. There are also other peoples, such as the *Guaranis*, *Chiquitanos*, and *Mojeños*. More specifically, around 80% of the population is Indian or mestizo, belonging to different ethnic groups spread across three ecological floors (altiplano/highlands, valley, and tropics), the highlands and valleys being inhabited by most of the indigenous peoples (Mariscotti, A., 1978; Patzi, 2005). In any case, the number of indigenous inhabitants is declining due to marked internal and external migration in search of better living conditions. This is causing a loss of cultural and linguistic identity, which is very important to local, regional, and national authorities to provide better possibilities at the educational, economic, social, political, and cultural levels (Ministerio de Educación de Bolivia, 2014). The rural population has decreased in recent decades (at an estimated rate of 35%). Migratory processes, due to low salaries and the risk inherent in farming, have resulted in the continued abandonment of rural centres in favour of urban areas, where the processes of adaptation and insertion into the labour market are typically difficult and unfair. On the other hand, access to education in Bolivia shows an imbalance between men and women in favour of the former, which is reflected in a relatively higher rate of illiteracy for women (Heaton, T. B., Huntsman, T. J., Flake, D. F., 2005).

The economic activity of many indigenous communities is based on agriculture and animal husbandry. The families have land and the cultivation of potatoes, quinoa, barley, coca, corn, wheat, and beans predominates. There are herds of cattle, sheep, goats, and llamas. Self-consumption is most widespread. The little surplus is used for the barter or sale of products at weekly fairs. Women can legally participate in public life, for example by holding political positions, but this does not guarantee them a leading role in decision making. Gender discrimination does not exist in the vocabularies of *Quechua* and *Aymara*. This is interpreted as a sign of equality in origin, although there are significant differences in praxis.

The *Quechuas* share with the *Aymaras* the century-old structure of the Ayllu. Its religiosity is closely connected with agriculture, as it is through agricultural rituals that they receive favours from the Pachamama or Madre

Tierra (Mariscotti, A., 1978). Regarding the *Quechua* values and traditions, an important contribution to the *Quechua* culture is life in the *Ayllu*, which is the unit that forms the fabric of social organization and political communities. This model of organization, in which kinship is essential, recognizes collective and inalienable land ownership, though it is parcelled (Choque, M. E., & Mamani, F.C., 2001). The *Ayllu* is based on ethical and moral principles that the new Bolivian Constitution translates as “Suma Qamaña” or “Bien Vivir” (Huanacuni, F., 2010), which, in general terms, means to live in harmony and balance: to live in community, brotherhood, and notably complementarity. It is a communal, harmonious, and self-sufficient life. Living well means complementing each other, sharing without competing, and living in harmony between people and nature (Mamani, F., 2010). Therefore, this principle in the *Ayllu* is the preservation of well-being, the balance of all the children of the Pachamama (mother earth). Thus, development arises not only from the economic perspective, but also from the social and environmental perspective, in which men practise reciprocity and respect the world that surrounds them (Huanacuni, F., 2010). More specifically, the new political Constitution of Bolivia, in its article 8.1, establishes that the state assumes and promotes the ethical–moral principles of *ama qhilla*, *ama llulla*, *ama suwa* (don’t you be lazy, don’t be a liar, or you are thief), *suma qamaña* (live well), *ñandereko* (harmonious life), *teko kavi* (good life), *ivi maraei* (land without evil), and *qhapaj nan* (road or noble life). In addition, there are other noteworthy moral principles among the inhabitants of these communities (Mariaca, M., 2014): *Ama Sipi* (not kill), *Ama Nap’a* (not be immoral), *Ama Kuchu* (not paste), *Ama Ajlla* (not to be greedy and ambitious), *Ama Lhunk’us’u* (not be hypocritical), and *Ama T’aga* (not cause division). On the other hand, sustenance is also set in the values of unity, equality, inclusion, dignity, freedom, solidarity, reciprocity, respect, complementarity, harmony, transparency, balance, equal opportunities, social and equity gender participation, welfare, responsibility, social justice, distribution and redistribution of social goods, and products for living well (Ministerio de la Presidencia, 2009).

In any case, it is certain that the current presence of cultural elements of purely ancient tradition is reducing, due, in part, to ways of life being interspersed among Western urban and traditional aspects (Bustamante, M., 2005). However, the Bolivian Government is committed to not forgetting the values that their ancestors were given, since it is necessary to pass on these values of life to future generations (Ministerio de Educación de Bolivia, 2014). More specifically, some cultural elements that are still in force in various communities include the following (Bustamante, 2005): *ch’alla* (ritual of thanks or request to pachamama (agricultural and livestock production or family welfare in general); *chhalaku* (product exchange without the intervention of the money); *ayni* (collective work consisting of the exchange of goods or labour within a framework of reciprocity); and *mink’to* (adjutant service contract (construction of housing, planting, harvesting, etc.) that requires a certain remuneration (money or species) to change. Subsequently, the family can help another, encouraging reciprocity.

Methods

The methods used in the research will be described according to the following aspects: design of the empirical study, interview protocol, face to face interviews, and analysis of the transcripts. Firstly, the *empirical study* was designed to obtain good-quality information regarding the role of gender in indigenous entrepreneurship in the region of Tiquipaya (Bolivia). This region was selected for being an exemplar of an indigenous community with an interesting mix of population and agriculture and commercial activities (INE, 2012; 2015). A database of relevant agents was built in collaboration with local agents, such as councils, the University of Valle, and other institutions. As a result, a reasonably representative database of contacts was made with indigenous communities of women and men, both entrepreneurs and non-entrepreneurs. In addition, as intermediaries, a number of members of council and chamber of commerce, university, and city hall representatives were listed. To complete this list, published reports on the topic and previous research in the area were also reviewed. To ensure that all those interviewed as entrepreneurs were really indigenous entrepreneurs, some identification questions were included at the beginning of the semi-structured questionnaire.

Secondly, a *protocol* for the interviews, including a semi-structured questionnaire based on the literature review, was defined (see Annex). The questionnaire was intended to find insightful information to define and analyse the factors that might influence (in a positive or a negative sense) the orientation and entrepreneurial intention of indigenous women. The instrument included open questions based on previous research (Bhatt, P., & Gailey, R, 2012 ; Foley, D. & O’Connor, A., 2013; Kabeer, N., 1999; Shinnar, R. et al., 2012): general information, entrepreneurial activities, facilitators, barriers, and social capital.

Thirdly, the interviews were conducted by two experimented researchers and assisted by a local person who knows *quechua*. The interviews were recorded and then transcribed by a third person and cross-read by the two interviewers to check for coherence and common understanding.

Finally, regarding the *analysis of transcripts*, two researchers carefully read, analysed, and later discussed the interpretations of the interviews. Information from the context from already-published research in the area and statistical data were used to describe the context. In the process, data triangulation was ensured, as different sources were used for the primary information (Jick, T., 1979; Stake, R., 2010; Yin, R., 2011). In a *war room* exercise, all interpretations were considered by the researchers. The usual recommendations for the analysis of qualitative data were applied (Alvesson, M. & Skoldberg, K., 2000; Denzin, N. & Lincoln, Y., 1994; Eisenhardt, K., 1989; Glaser, B. & Strauss, A., 1967; Miles, M. B., & Huberman, A. M., 1994; Silverman, D., 2000; Wolcott, H., 1990).

The authors categorized the findings into three broad areas, namely facilitators of female indigenous entrepreneurship, barriers to female indigenous entrepreneurship, and the role of social capital and agreed upon carefully selected quotations that supported each finding. This iterative process supported the identification of findings that were similar to those of previous studies and that identified new themes of relevance to the literature framework. Needless to say, the indigenous community was the basic unit of analysis in this research and, in this sense, all the interviews served the purpose of gaining an understanding of the topic at the community level.

Data Collection

The interviews were conducted in indigenous communities in the Tiquipaya region of Bolivia with selected entrepreneurs and intermediaries. The interviewees were selected to have a reasonably equal number of men and women. All the entrepreneurs were indigenous entrepreneurs located in the region of Tiquipaya. As explained, to access them, contact was made with local stakeholders, such as the council, town hall, and community leaders. In addition, leaders of the community as well as responsible people in the city council and association managers were interviewed to gain a better understanding of the context of the indigenous entrepreneurial activity in the region. To ensure the objectivity of the interviews, they were conducted by one researcher, one external observer, and, in the cases in which the language used by the interviewee was *Quechua*, a translator. Negotiating with these institutions was a long and difficult process, during which we gained the confidence to conduct the study and obtain primary data from the communities. The interviews were conducted face to face. In all the cases, the respondents used the Spanish language, although sometimes they employed some terms in *quechua*. Personal interviews were conducted by a team of two investigators between January and February 2014. Forty-two valid interviews were conducted. Similar to Briggs, B. (2009), who studied the issues affecting Ugandan indigenous entrepreneurs engaged in trade, in this paper, Bolivian indigenous entrepreneurs who are mostly engaged in commercial activities were interviewed. All the interviews were transcribed by a third person and revised by the interviewers to ensure that they reflected the content of the interviews as accurately as possible.

Regarding these interviewees' characteristics, males and females were represented, as well as entrepreneurs and intermediaries. The intermediaries were from the autonomous government of Tiquipaya, governments of communities, the University of Valley, NGOs, and associations.

4. ANALYSIS

According to the theoretical framework and the research questions, the variables were divided into the barriers and enablers for entrepreneurs and the role of social capital for indigenous female entrepreneurs (distinguishing between the entrepreneurs themselves and the intermediaries).

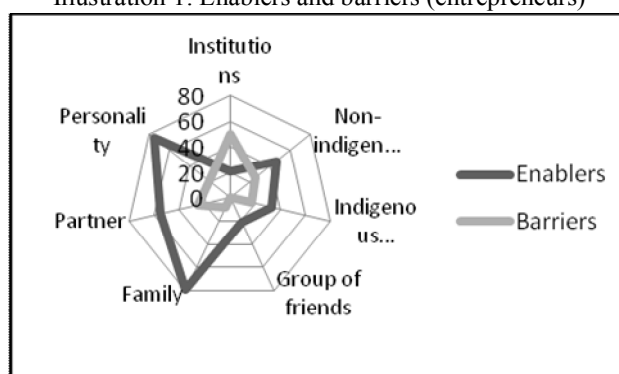
Enablers and Barriers for Entrepreneurs

There are a number of facilitators of and barriers to female entrepreneurship. Regarding the institutions (state, local government, etc.), for example institutional support, access to resources, funding, and so on, the government

plans have greatly helped the indigenous population to develop personally and professionally. The same applies to women, but it seems more resources are available now. Concerning the indigenous community of belonging or origin (e.g., support from the community, access to resources), women could help much more, by working together, buying and selling together, undertaking training, and so on, but they do not help each other. Regarding family support, the family is the basic production unit; everyone has a role to make things work, in which women's work is quite important and hard (food, labour in agriculture and livestock farming, children, etc.). In relation to support for couples, problems of violence against women have been glimpsed. The role of women is much harder than that of men, and although many decisions are necessary, the situation is still one of submission. Regarding personality, women are much more concerned about their children. They are good merchants; their life revolves around the production and sale of their products.

Illustration 1 shows the results relating to the opinion of the entrepreneurs to understand the most important barriers and enablers that they encounter.

Illustration 1: Enablers and barriers (entrepreneurs)

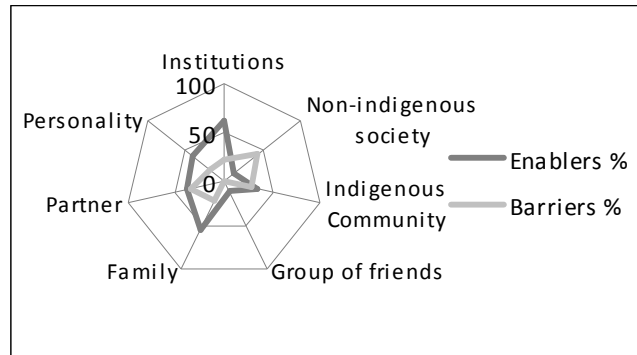


The factors that are most often cited are “family”, which 79 per cent of the brokers interviewed considered to be a facilitator of the development of rural female entrepreneurs, closely followed by “women’s personality” (75 per cent). In addition, 55 per cent of the brokers interviewed considered that the “partner” (usually a man) is a facilitator of the development of rural female entrepreneurs. In relation to the most important barriers, they indicated the institutions in the first place, followed by “non-indigenous society (25 per cent).

Enablers and Barriers for Intermediaries

For the intermediaries, regarding enablers, the most cited factor is “institutions”, which 61 per cent of the brokers interviewed considered to be a facilitator of the development of rural female entrepreneurs. In addition, 55 per cent of the brokers interviewed considered that the “family” is a facilitator of development. Other factors were mentioned, such as the “community of origin”, “partner”, or “entrepreneur personality”. The “non-indigenous society” and the “groups of friends” were the factors that were least valued as facilitators of entrepreneurship (11 per cent) (see Illustration 2).

Illustration 2: Enablers and barriers (intermediaries)



Among the barriers to female indigenous entrepreneurship mentioned by the intermediaries, the first one is the “non-indigenous society” (44 per cent of respondents). It follows the “couple” factor, named by 33 per cent of the respondents. The remaining factors present very low values, “institutions” and “family” being mentioned by 22 per cent and the “personality” of the woman by 17 per cent.

Comparison between Entrepreneurs and Intermediaries

Out of the variables used in the analysis, the most representative differences between the opinion of entrepreneurs and the opinion of intermediaries are the following. Concerning the “institutions”, there is quite a difference, which means that entrepreneurs do not appreciate or do not perceive the work carried out by public institutions. On the other hand, in relation to “non-indigenous society”, it is appreciated as much more problematic by the outside (intermediaries) than by the entrepreneurs themselves. Entrepreneurs give family much more importance than intermediaries. Regarding the similarities, the two groups allocate the same importance to “personality”, “group of friends”, and “indigenous community”

Social Capital Analysis

Regarding the social capital of the entrepreneurs, the qualitative analysis shows interesting facts. There is a growing trend towards the organization of women, fostered in part by the new legislation; in relation to the family, usually the family develops commercial activities, especially in the mountains, where the whole family works on them and the children are part of the land. There is a clear trend towards individualism in business and the loss of values of cooperation. Furthermore, there is no discrimination or differences in terms of business concerns and there is no customer segmentation as a community of origin. The buying function has a remarkable inclination towards women, while men usually undertake the physical work (teamwork). There is no clear trend in leadership by women or men; the family is the basic unit of production and trade. Finally, trade between communities is not frequent.

5. DISCUSSION

In this paper the social and individual factors affecting indigenous Quechua female entrepreneurs of Tiquipaya (Bolivia) have been analysed. It has been found that, contrary to what might be expected, as a key element for developing successful entrepreneurial activities, being indigenous does not have as great an effect as being a woman. In addition, family and community issues emerged as relevant.

Regarding the research questions, the first one relates to the main barriers and enablers for indigenous female entrepreneurs. Similar to the literature (Dana, L., 2005, 2007a, b), indigenous entrepreneurship have been identified as an entrepreneurial activity, including self-employment based on indigenous knowledge. The main

facilitators and barriers, mentioned by the entrepreneurs and the intermediaries, are the institutions, the non-indigenous and the indigenous society, family, partner, and personality.

In addition, in the literature, the counter-productive effects of subsidies (Papanek, G. F., 2006) and the less competitive entrepreneurs (Morrison, P. et al., 2006) that these might cause have been mentioned. And, people are more than capable of succeeding as entrepreneurs without massive subsidies, for example in the *pribumi* community (Papanek, G. F., 2006). The provision of massive subsidies to *pribumi* businesses is likely to prove counter-productive if the subsidies remove the incentive for firms' owners to behave entrepreneurially, so it is very important to manage and evaluate aid. In the Tiquipaya case, it is true that entrepreneurs do not have a clear view of the aid that the government provides them with (only 21 per cent cited it as an enabler).

In relation to the informal sector, as Bhatt, P., & Gailey, R. (2012) established, in the analysed area of Tiquipaya, most of the work of entrepreneurs, especially women, does not have legal cover, so entrepreneurial efforts are not as visible as they should be and the contributions are sometimes underappreciated. In this sense, Khavul, S. et al. (2009) studied the African context and discovered that small family businesses often operate within the norms of the informal economy, which, in the opinion of several authors (Schneider, F., 2005; Webb, J. W., Tihanyi, L., Ireland, R. D., Sirmon, D. G., 2009), is one of the defining features of entrepreneurial activities in emerging and transition economies. Concerning the risk that they assume, all agreed on the risk associated with the weather. They have lost their harvest many times because it has been too cold or too hot and that has brought them many losses and therefore the need to find a second activity to support their families. Obviously, the risk exists and in this case is consistent with the "finance theory", which suggests that the higher the risk, the higher the expected rate of return on an investment and conversely the lower the risk, the lower the expected rate of return (Watson, J., & Robinson, S., 2003). As stated in the literature, small family businesses often operate within the norms of the informal economy and this is one of the defining features of entrepreneurial activities in emerging and transition economies (Schneider, F., 2005; Webb, J. W., Tihanyi, L., Ireland, R. D., Sirmon, D. G., 2009). This was found in the Tiquipaya case, as it was found that economic informality reduces the cost of experimenting with unrelated businesses (Khavul, S. et al., 2009), and the female entrepreneurs of Tiquipaya continue to develop already known activities linked to agriculture. Moreover, it was found also how strong family ties restrict the flexibility of female entrepreneurs in pursuing growth opportunities or experimenting with unrelated businesses, as stated by (Khavul, S. et al., 2009). In the majority of cases, it is women who work in the fields, together with their children, and men help in the most difficult tasks, but at the same time they work away from the fields to earn a second salary and survive. As pointed out in the literature, entrepreneurship education is positively related to entrepreneurial intentions (Bae, T., Qian, S., Miao, C., & Fiet, J., 2014) and education is clearly important for the indigenous labour force (Hunter, B., 1997). However, the key issue is not just educationalisation but the effectiveness of the education in raising self-efficacy levels (Wilson, F. et al., 2007). In the Tiquipaya case, self-employment play a critical role in enabling women to participate in economic activity, particularly because when live in rural areas, because they have less access to formal education. As Koutsou, S. et al. (2009) found, these factors lead women to the only available choice.

Regarding the second RQ, it relates to the role of *the community and social capital in the development of indigenous female entrepreneurs*. Concerning the community, the extent to which the social structure of a rural community allows for constructive conflict, inclusion, and permeability will influence the formation of business networks. Those community attributes influence the extent to which members of business networks are able to communicate, develop goals that are perceived to be compatible, and achieve commitment (Ring, J. et al., 2010). The interviews reveal that it is easier in the urban environment than in the rural one, since there is a larger number of associations that women can join to help them in all the procedures that are needed. In the rural environment, it is more difficult because the figure of the man as the head of the family is very strong, though that is changing. The majority of associations that exist in Tiquipaya and all the communities are run by women for women, but men are also present to a lesser extent. Currently, the majority of the respondents agree that entrepreneurship is easier for women since they enjoy greater support in part from the associations and the Mayor's office.

Regarding social capital and following De Bruin, A. et al. (2007), who proposed that gender differences in network structures and networking behaviour, that is, in social capital, may influence both the decision to start and grow a business and the business survival and success. We observed that in Bolivia a worrying trend exists towards individualism, losing important community values from the *Quechua* culture that can pose an obstacle to

entrepreneurship. This fact is relevant, because as Ring, J. et al. (2010) found, the nature of the social capital can either facilitate or constrain the development of business networks and explain the conditions under which the characteristics of communities blessed with network-enhancing social capital might lead to business networks with a higher probability of success. Finally, the Government of Bolivia views education as one of the most important aims. Accordingly, there are different programmes and funding to encourage learning. One of them, according to Wilson, F. et al. (2007), who concluded that entrepreneurship education is more important to women than to men and may reduce the gender differences, is called “Juanito Pinto” and is aimed at elementary school students, especially girls, and indigenous and rural people to try to improve access to education and social promotion mobility and to combat intergenerational poverty (Bolivian Ministry of Education, 2014). Thus, the improvement of indigenous retention in schools should be the highest priority to promote greater employment equity (Hunter, B., 1997).

Finally, regarding the third RD, which addresses culture, as a facilitator of or a barrier to the entrepreneurship of women, Foley, D. & O’Connor, A. (2013) conducted a comparative case study analysis on Australian Aboriginal, native Hawaiian, and Maori entrepreneurs, investigating the networking activities undertaken by these groups of indigenous entrepreneurs situated within a mixed minority (indigenous) and dominant (settler majority) urban cultural setting. Similar to Foley, D. & O’Connor, A. (2013), in the Tiquipaya case, the underlying social capital dimensions are unique to their cultural context, and the way female entrepreneurs draw upon internal and external network ties are related to the historical and cultural influence on social capital.

The relationship between the indigenous communities and the non-natives is very good since most of the indigenous community has settled in the cities for comfort and only visits the countryside to collect production to sell. The main production to which farmers dedicate themselves is potatoes and to a lesser extent the planting of other vegetables, such as broccoli, beans, and so on. With the transformation of the potato called *chuño*, another product is obtained, which is very famous in Bolivia. Some women, as well as agricultural production, engage in livestock, so they sell the meat on the one hand and on the other hand sell wool or make handicrafts, which are subsequently sold on the market. In addition, Foley, D. (2000), regarding indigenous Australians, writes that indigenous entrepreneurs alter the traditional patterns of behaviour by utilizing their resources in the pursuit of self-determination and economic sustainability via their entry into self-employment, forcing social change in the pursuit of opportunity beyond the cultural norms of their initial economic resources. As Cahn, M. (2008) stated concerning indigenous societies throughout the world, “business” and economic activities are embedded in cultural and social aspects, creating unique styles of entrepreneurship, which are often community-orientated and have diverse livelihood outcomes. In our case, we found an extremely intricate network of relationships between the indigenous community and the business society in Tiquipaya.

Furthermore, Anderson et al. (2006) discovered that indigenous people elsewhere are also seeking recognition of their land and other rights, which is particularly true in New Zealand and Australia, where the Maori and the Aborigines have rights and aspirations similar to the indigenous people in Canada, but also in Africa, Northern Europe, Asia, Mexico, and Central and South America. Specifically in Bolivia, indigenous people have often been treated as second-class citizens who have produced social and economic problems. However, the political change that occurred several years ago has favoured the defence of the culture and rights of indigenous people in recent years, with a more important role in the economic, social, and political life of this country. In Tiquipaya, the situation is very similar, although there are problems to solve (division of land, access roads, loss of collective values or *Ayni*, etc.). Remarkably, these problems were found to be the main aims of the municipal government.

Moreover, Anderson et al. (2006) stated that a key criterion in the search for and identification of suitable opportunities is the extent of fit with a community’s broad objectives and with the capabilities and aspirations (including lifestyle preferences) of the community members. In this sense, in the mountains of Tiquipaya, there are communities in which we cannot observe the overlap between the goals of the community and the aspirations of its members. In fact, in communities closer to the urban area, and with more influence from this, the processes of migration are common, seeking new horizons and life choices. This situation could be avoided through internal development of communities, adapting to new personal and social circumstances. Briggs, B. (2009) established that the success of indigenous enterprises depends on the entrepreneurial traits and environmental conditions and submitted that Ugandan indigenous traders lack personal traits like sincerity, innovation, planning and control mechanisms, business skills, and a risk-taking propensity that are necessary for the creation of a successful climate for entrepreneurship. Environmental conditions like a lack of capital, low market patronage, competition,

and inadequate government support also present challenges and problems to the indigenous traders. For Tiquipaya, the situation is similar, and there are also personal and environmental factors that pose barriers to the development of indigenous female entrepreneurship. Among the personal factors found can be highlighted the fear of risk and consequently innovation, a lack of planning, always living in the present, and the conformity or lack of ambition of many entrepreneurs. As an external factor the relationship with the non-indigenous society can be highlighted.

To sum up, and similar to Stathopoulou, S. et al. (2004), the elements of rurality that affect entrepreneurship can be classified into three groups: environmental, personal, and social factors. The environmental group consists of four features: activities, financing, culture, and social capital. The second group is seen as comprising two other elements: entrepreneurial intention and education. Finally, the group includes the social factors: the levels of culture, social capital, family, community, and cooperation. As we can see, culture and social capital are in the middle of both groups.

6. CONCLUSIONS

The factors that affect indigenous female entrepreneurs in the region of Tiquipaya (Bolivia) were analysed. Based on the analysis of forty-two face-to-face interviews with female and male entrepreneurs and intermediaries in the valley and mountain range areas of the region of Tiquipaya, the characteristics of these entrepreneurs, as well as the barriers to and facilitators of entrepreneurial activities, were extracted. Furthermore, the relevance of social capital was analysed.

Regarding the proposed research questions, the first one related to the main barriers and enablers for indigenous female entrepreneurs and a general analysis of the situation of rural women in the municipality of Tiquipaya, especially in the area of the mountain range, where living conditions are more difficult and demand a higher level of economic and social development. According to the opinion of those interviewed (intermediaries), the most important factors regarding the undertaking of rural women are institutions and the family. On the other hand, representing a greater barrier to such entrepreneurial initiatives are the non-indigenous society, the community of origin, and the couple. However, the answer of the entrepreneurs themselves is that the factors that facilitate entrepreneurship are family, the personality of the woman, and, at a greater distance, the couple. Moreover, it was also highlighted that intermediaries' perception of the barriers to and facilitators of entrepreneurship differs from the perception of the entrepreneurs themselves.

In addition, the second research question related to the role of the community and social capital in the development of indigenous female entrepreneurs. In terms of social capital, a growing trend toward the organization of women exists, fostered in part by the new legislation. In many cases, the family already develops commercial activities, especially in the mountains, and the children receive part of the land. Among the entrepreneurs who do have relationships, most do with both indigenous and non-indigenous people, but especially with women. There are relationships with other indigenous communities, although there is a clear trend towards individualism in business activity and the loss of values of cooperation. Furthermore, there is no discrimination or differences in terms of commercial activity. Indigenous female entrepreneurs have a primarily rural activity, both in production and in sales to the wholesale market, and do not sell within their community, but outside it, and the family is the productive and commercial unit.

In this sense, it was found that the family, at least in the altiplano, forms an almost indivisible block of teamwork, in which each member has his or her role and in which individual work outside the home would be virtually impossible, due to the time and effort required. Thus, it would be desirable to change the main object of this work (women) in favour of the whole family, to try to encourage the development of more cost-effectiveness and efficiency in that field of activities to balance the dedication and hard work that both men and women provide.

Finally, we can say that despite the *Quechua* culture being totally prone to teamwork and mutual assistance, focusing on production and marketing, they are missing certain values that previously moved in that direction.

Thus, families are in the process of becoming isolated, reducing fair relationships among other families and communities.

As the main contributions, firstly, a comprehensive conceptual framework in the context is proposed. There is a need to consider personal aspects and the context to analyse indigenous female entrepreneurship. Secondly, contrary to what one might expect, being indigenous does not have as great an affect as being a woman as a key element for developing successful entrepreneurial activities. The existence of a sexist and patriarchal culture has been found, but that vanishes in terms of production. The family becomes the production unit; the woman and the man have specific and complementary roles. In addition, there is growing individualism that results in a loss of indigenous values, while the social structure is based on democratic organizations, for example agricultural trade unions.

Implications

As implications, it arises that the support and promotion of entrepreneurship measures established by the Government are not perceived by indigenous communities. Excess aid for communities would reduce the competitiveness and the incentives to undertake entrepreneurship. Moreover, the unit of analysis should be the family/partner rather than women individually.

At the political level, more effective collaboration should be promoted between indigenous women to avoid individualism, especially productive and commercial. Furthermore, implementing education in equality in the official educational system is necessary. Governments should rethink the policy of subsidies that, in many cases, is slowing down private initiative (further training). Pertinent values and cooperative principles as a basis for community development enhance the feeling of the group and the achievement of common objectives.

This work has implications for the research and political levels. It is relevant to highlight that the unit of analysis should be the family rather than female entrepreneurs, as in other research. The family is the unit of production and trade and creates social and economic value in the community, so it should be considered more on this level. Regarding the political implications, further collaboration should be promoted between female entrepreneurs so that they are not as individualistic. This would have positive effects on their ability to market products.

There are at least two limitations to this work. First, it reviews a single region. Other works could provide content about other regions of Bolivia and therefore elaborate on the possible generalization of the results. Second, it is a qualitative study that, although it provides a number of detailed cases with enough information, it provides no information that is as widespread as a quantitative study could provide.

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