

XXIV CONGRESO NACIONAL DE ACEDE  
SEPTIEMBRE 2014, CASTELLÓN

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CASE OF TIQUIPAYA (BOLIVIA)**

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**Resumen**

This paper analyses the factors that affect indigenous women entrepreneurs of the region of Tiquipaya (Bolivia). Based on the analysis of the transcript of forty-two face-to-face interviews with female and male entrepreneurs, and intermediaries in the area of the valley and mountain range areas of the region of Tiquipaya, the specific characteristics of these entrepreneurs, as well as the barriers and facilitators to undergone entrepreneurial activities by women have been extracted. Furthermore, the social capital relevance been analysed. As main contributions, firstly, a comprehensive conceptual framework to analyse indigenous women entrepreneurship is proposed. Secondly, it has been found that, contrary to what one might think being indigenous does not affect so much as the fact of being a woman, as a key element for developing successful entrepreneurial activities.

**Palabras clave:**

Women entrepreneurs; Indigenous communities; Bolivia.

# WOMEN ENTREPRENEURS IN INDIGENOUS COMMUNITIES. THE CASE OF TIQUIPAYA (BOLIVIA)

## 1. INTRODUCTION

Social entrepreneurship, as well as indigenous entrepreneurship (Fuller and Cummings, 2003; Peredo and Anderson, 2006) and the gender approach in the study of entrepreneurship (Seongbae and Brooke, 2013) are areas that have grown in interest in the literature in recent years. Entrepreneurship by women has been shown by the literature that is not the same for men. In general, it has been suggested that women face more difficulties and have different motivations when it comes to become entrepreneurs. It has been shown also the relevance of social capital, i.e., associations and communities in order to foster female entrepreneurship. This paper addresses social entrepreneurship lead by indigenous women entrepreneurs.

The majority of work has been devoted to studying entrepreneurship and gender at the individual level, and are scarce studies that take into account the influence level of community, in particular, an indigenous community. Moreover, Witbooi and Ukpere (2011) stated that research on female entrepreneurship is imperative to create a knowledge base of women's experiences about being financially excluded in South Africa. Similarly, in the case of Latin America and particularly in Bolivia, this is mostly needed, not only for economic development reasons but also for societal and humanitarian reasons. In the case of Canada, indigenous people traditional lands and resources are the foundation upon which indigenous people intend to rebuild the economies of their nations and so improve the socioeconomic circumstance of their people (individuals, families, communities, and nations) (Anderson et al., 2006). The role of social capital has to be also considered (Adler and Kwon, 2002). Similar to Cahn (2008) that analysed the relationships between micro-enterprises and *fa'a Samoa* in rural communities of Samoa, and questions whether an 'indigenous' style of entrepreneurship enhances the success and sustainability of micro-enterprises, this work analyses the barriers and motivations of an indigenous community in Bolivia as to undertake. Several in-depth interviews with a number women and men, as well as with community leaders and heads of agencies in support of entrepreneurship in the region have been conducted.

This paper analyzes the factors that affect the activities of indigenous women entrepreneurs of the region of Tiquipaya (Bolivia). Enablers and barriers to entrepreneurship as well as social capital are considered. Based on the analysis of forty-two face-to-face interviews with female and male entrepreneurs, and intermediaries in the area of 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 have been extracted. As main contributions, firstly, it has been proposed a comprehensive conceptual framework for the context. Secondly, it has been found that, contrary to what one might think being indigenous does not affect so much as the fact of being a woman, as a key element for developing successful entrepreneurial activities.

The paper continues as follows. After a literature review on gender and entrepreneurship and indigenous entrepreneurship, an integrated research framework is proposed. Next, the methods and main findings are summarized. The discussion and conclusions close the paper.

## **2. LITERATURE REVIEW**

### **2.1. Gender and Entrepreneurship**

Regarding the gender perspective on entrepreneurship, there is previous research on how female entrepreneurship is something different, secondary and at a lower level than male entrepreneurship (Helene, 2006). Stereotypes affect the intention of being an entrepreneur and women have less propensity (Gupta et al., 2009). Furthermore, there have been found differences in how men and women lead to the conciliation between the company and the family (Eddleston and Powell, 2012). Shinnar et al. (2012) performed a comparison between countries, whereas the conceptual framework of Hofstede, there are gender differences between perceived barriers and entrepreneurial intentions across nations but these differences are not maintained between countries. In addition, the gender determines how perceived barriers. Noguera et al. (2013) analysed female entrepreneurship in a Spanish region, Catalonia finding that ‘fear of failure’ and ‘perceived capabilities’ are the most important socio-cultural factors on the probability of becoming a woman entrepreneur.

Talking about female entrepreneurship, context has been found as relevant factor. It has been stated that women’s entrepreneurship research would benefit from a multilevel design, taking into account the relationship between individuals and the environment (De Bruin et al., 2007). Consequently is fully relevant to analyse the context as it was done in this paper. Kibler (2013) studied the influence of the regional environment in the early stages of the project, applying the theory of planned behaviour, analysed how the environment influence on 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 are found to moderate the individual formation of entrepreneurial intentions.

Regarding social entrepreneurship, it has been studied the Community-Based Enterprise (CBE) (Peredo and Chrisman, 2006), and it has been established that “social entrepreneurship is exercised where some person or persons (1) aim either exclusively or in some prominent way to create social

value of some kind, and pursue that goal through some combination of (2) recognizing and exploiting opportunities to create this value, (3) employing innovation, (4) tolerating risk and (5) declining to accept limitations in available resources” (Peredo and McLean, 2006). Consequently, differences between social and commercial entrepreneurship have been recognised (Austin et al., 2006) and social entrepreneurship can be viewed, broadly, “as a process involving the innovative use and combination of resources to pursue opportunities to catalyse social change and/or address social needs” (Mair and Martí, 2006). In this not for profit start-ups, resource acquisition and network creation precede formal venture creation (Haugh, 2007). The assumed idea is that social entrepreneurship “encompasses the activities and processes undertaken to discover, define, and exploit opportunities in order to enhance social wealth by creating new ventures or managing existing organizations in an innovative manner” (Zahra et al., 2009, p. 522). Koutsou et al. (2009) conducted a study in Greece on women that starts their individual business establishing a cooperative. The woman who selected the cooperatives was not very young, had relatively little education, was uncertain and hesitant, while the woman who chose the private form of enterprise was younger, better educated and had greater self-confidence. Similar to this, Bhatt and Gailey (2012) conducted a study on the theme of empowerment, finding that when women undertake in-group or community have better results, giving them more empowerment in economic security, development of entrepreneurial behaviour and increased contributions for the family. However, Costanza (2012) conducted an analysis of entrepreneurship by women’s groups that promote entrepreneurship, finding that while the ‘group’ and social forms of entrepreneurship have inherent benefits, it must never be allowed to become the paradigm in developmental policies for women. The local needs have to be considered carefully to understand women entrepreneurship. Furthermore, analysing data from GEM in Latin America, it was found that negative relationship between the perception of social value about entrepreneurship and the entrepreneurial intention, which contradicts the previous literature review (Guzmán-Alfonso and Guzmán-Cuevas, 2012). Consequently, this is an area that still needs more research and where the role of the community should be further explored.

## **2.1. Indigenous entrepreneurship**

Regarding indigenous entrepreneurship, Hindle and Moroz (2007) argued that indigenous entrepreneurship is sufficiently distinguished from both mainstream entrepreneurship and other social and management sciences to constitute a legitimate, well-defined sub-field of research in its own right. There are several published papers related to indigenous entrepreneurship. After a literature review, significant studies have been devoted to the following regions worldwide: Central Javanese batik industry (Indonesia) (Papanek, 2006), Canadian communities (Anderson et al., 2006), Sarawak (Malaysia) (Morrison et al., 2006), Samoa (Pacific Islands) (Cahn, 2008), Uganda (Briggs, 2009),

Vrindavan (India) (Shinde, 2010), Maori (New Zealand) (Tapsell and Woods, 2010), South Africa (Witbooi and Ukpere, 2011) and Australia, Hawai and Maori (Foley and O'Connor, 2013). A summary of this research is provided next and it has been the basis for the definition of the research framework of this paper.

Papanek (2006) studied the indigenous entrepreneurship in Indonesia, finding the importance of taking into account the idiosyncrasies and special characteristics of the community, in his case the *pribumi*, in order to fostering entrepreneurship without atrophying the already existing skills through encouraging cultivation of political and bureaucratic contacts. 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 (Papanek, 2006). Similarly, Anderson et al. (2006) studied business development activities that flow from the later aspect of indigenous land rights in a Canadian context, suggesting that the process is a particular and important instance of social entrepreneurship.

Subsequently, Morrison et al. (2006) studied, in the state of Sarawak (Malaysia), contract farming, which is being used as part of an affirmative action programme that trains indigenous smallholders in commercial poultry production. This state-administered contract scheme is part of a broader national goal to eradicate poverty, raise rural incomes and ultimately, develop indigenous entrepreneurship, however, the results are having a more subsidised a minority rather than produce a pool of competitive entrepreneurs. Furthermore, provided it was not specifically addressing women entrepreneurship, Cahn (2008) realized a study of the micro entrepreneurial activity in Samoa, finding that an 'indigenous' form of enterprise had developed, and the success and sustainability of the micro-enterprise was enhanced. On the other hand, the research showed that tensions between *fa'a Samoa* and introduced business systems of the micro-enterprise could jeopardize micro-enterprise success and sustainability.

In the case of Briggs (2009), he studied Ugandan indigenous entrepreneurs engaged in trade finding that these entrepreneurs lack requisite entrepreneurial traits like sincerity, innovation, business skills, risk taking propensity and effective management. Other factors such as lack of dependable business relationship, lack of capital, low market patronage, competition and inadequate government support also affect Ugandan indigenous entrepreneurs engaged in trade. Similarly, Ring et al. (2010) conducted a studied on the rural communities in the USA, finding that the importance of social capital, and they argued that the nature of the social capital in such regions 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. Moreover, Shinde (2010) demonstrated how indigenous religious entrepreneurs drive religious tourism in a non-western context (case study of Vrindavan, an emerging

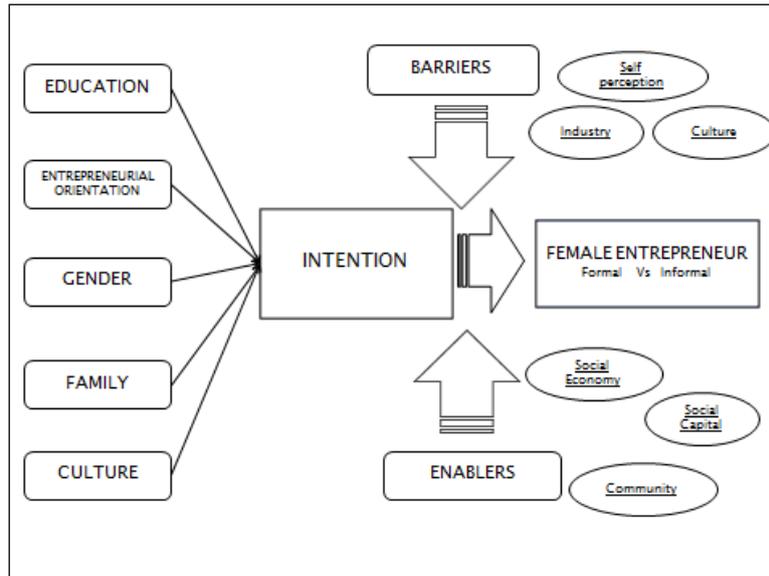
religious tourism destination in India). He found that using religious hegemony, social status and networks, religious entrepreneurs innovate, develop new products and expand the cultural economy of rituals and performances to suit the demands of the burgeoning tourism. Furthermore, Tapsell and Woods (2010) studied some of the theoretical insights emerging from work in the field of social entrepreneurship and complexity theory. They analysed the entrepreneurial activity in Maori communities where innovation occurs through the interaction of the young opportunity seeking entrepreneur (*potiki*) and the elder statesperson (*rangatira*). The interplay between these two actors in the Maori tribal community illustrates the double spiral (*takarangi*) dance of innovation (creation) that occurs at and between the edges of chaos and stability.

Finally, Witbooi and Ukpere (2011) studied female entrepreneurship in South Africa. Black women are the largest single self-employed segment of the population; a fact that is not reflected in the current industry targets for business activity. Among the access barriers that they consider are employment status, income levels, awareness of financial issues, proximity to financial providers, attitudes to technology, lack of appropriate and affordable products and services, lack of financial confidence, and technology. And Foley and O'Connor (2013) conducted a comparative case study analysis on Australian Aboriginal, native Hawaiians, and Maori entrepreneurs, investigating the networking activities by these groups of indigenous entrepreneurs situated within a mixed minority (indigenous) and dominant (settler majority) urban cultural setting. The way in which indigenous entrepreneurs network achieve their business aspirations suggests that the underlying social capital dimensions are unique to their cultural context. The research reveals how indigenous and potentially other minority ethnic entrepreneurs draw upon internal and external network ties that are related to the historical and cultural influence on social capital.

## **2.1. Research framework**

Taking into account the revised literature and the objectives of this paper, regarding the analysis of gender and indigenous entrepreneurship in the region of Tiquipaya (Bolivia), two main research questions were proposed: RQ1: What are the main barriers and enablers for indigenous women entrepreneurs? RQ2: What is the role of the community and social capital on the development of indigenous women entrepreneurs?. Consequently, the following research framework was designed.

**Illustration 1. Research framework**



### 3. METHODS

The methods used in the research will be described in these aspects: design of the empirical study, interviews protocol, characteristics of the interviewees, and analysis of transcripts.

Firstly, the *empirical study* was designed in order to get good quality information regarding the role of gender in indigenous entrepreneurship in the region of Tiquipaya (Bolivia). A database of relevant agents was build using in collaboration with local agents such as Councils, the University of Valle and others. 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 Councils, chambers of Commerce, University and City Hall responsables was listed. In order to complete this, a revision of published reports on the topic and previous research in the area was also reviewed. To ensure that all interviews 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. The questionnaire was intended to find insightful information in order to define and analyse the factors that might influence (in positive or negative sense) the orientation and entrepreneurial intention of indigenous women. The instrument included open questions based on previous research (Bhatt and Garley, 2012; Foley and O'Connor, 2013; Kabeer, 1999; Shinnar et al., 2012): general information, definition of social entrepreneurship, entrepreneurial activities, facilitators, barriers, and social capital. Social entrepreneurship was defined as the creation of

companies with the objective of creating social value, achieving personal and needs and allowing economic and social development.

Thirdly, *interviews* were conducted at indigenous communities in the Tiquipaya region of Bolivia to selected entrepreneurs and intermediaries. 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, contacts were made with local stakeholders, such as the council, town hall and community leaders. In addition, leaders of the community as well as city council responsible and associations managers were interviewed to better understand the context of the indigenous entrepreneurial activity in the region. In order to ensure the objectivity of the interview, this was conducted by one researcher, one external observer, and, in the cases where the language used by the interviewee were *Quechua*, a translator. The interviews were face to face. In all cases, respondents used Spanish language, although sometimes they employed some terms in *Quechua*. Personal interviews were conducted by a team of two investigators between January and February of 2014. Forty-two valid interviews were conducted. Similar to Briggs (2009), who studied the issues affecting Ugandan indigenous entrepreneurs engaged in trade, in this paper, Bolivian indigenous entrepreneurs having mostly commercial activities were interviewed. All interviews were transcript by a third person and revised by the interviewers to ensure they reflect as much accuracy as possible, the content of the interview. Regarding the interviewee's characteristics (see Table 1, 2, 3 and 4), male and female were represented, as well as entrepreneurs and intermediaries.

**Table 1. Distribution of the interviews by type of organisation and characteristics of the interviews.**

<b>Participant type</b>			<b>Gender</b>	
Intermediary	18		Male	18
Female entrepreneur	20		Female	24
Male entrepreneur	4		Total	42
Total	42			
<b>Age</b>				
Average	42 years			
<b>Activity</b>			<b>Marital status</b>	
Agriculture	5		Female married	11
Commerce	15		Male married	3
NGO	4		Male divorced	2
Politics	5		Separate	1
Politics/Agriculture	9		Female single	3
Worker	1		Male single	2
University	3		Widow	2
	42		Total	24

**Table 2. Characteristics of the entrepreneurs**

<b>Members of the family</b>	
Average	4,4
<b>Entrepreneurs area of origin</b>	
Tiquipaya-City	3
Oruro	4
Cruzani	1
Montecillo Bajo	1
Totolima	2
Totora	1
Sirpita Qollu	1
Potosí	1
Mizque	1
La Paz	2
Tintimoco (Tiquipaya)	1
Punata	1
Santiaguia (Tiquipaya)	1
Cochabamba (ciudad)	1
Chapicirca	1
Montecillo Alto	1
Titiri	1
Total	24
<b>Entrepreneurs area of residence</b>	
Valley	16
Mountains	8
Total	24
<b>Entrepreneurs</b>	
Inmigrants	14
No inmigrants	9
Total	23
<b>Entrepreneurs Studies</b>	
Secondary education	7
Without studies	3
University	2
Elementary	12
Total	24

**Table 3. Characteristics of the intermediaries**

<b>Intermediaries</b>	
Homerule government of Tiquipaya	5
Homerule government of Tiquipaya / Montecillo Alto	2
Valley University	3
CEDESCO	1
Cuatroesquinas Subcentral	1
Ciudadania	1
Infante, Child Welfare and Women's Promotion	1
Aldeas Infantiles SOS	1
Aprohbum Association - Bruno Moqo (Tiquipaya Valley)	1
Alianzas Rurales Project	1
Huari pucara	1
Total	18
<b>Intermediaries area of residence</b>	
Mountains	8
Valley	10
Total	18

**Table 4. Characteristics of the interviews**

Identification	Type	Gender	Age	Activity
<b>P1</b>	Intermediary	Male	30	Politics
<b>P2</b>	Intermediary	Male	29	Politics/Agriculture
<b>P3</b>	Intermediary	Female	45	Politics
<b>P4</b>	Intermediary	Male	42	University
<b>P5</b>	Intermediary	Male	53	Politics/Agriculture
<b>P6</b>	Intermediary	Male	50	NGO
<b>P7</b>	Intermediary	Female	30	Politics/Agriculture
<b>P8</b>	Intermediary	Male	46	NGO
<b>P9</b>	Intermediary	Female	45	NGO
<b>P10</b>	Intermediary	Male	53	NGO
<b>P11</b>	Intermediary	Male	53	Politics
<b>P12</b>	Intermediary	Male	48	Politics
<b>P13</b>	Female entrepreneur	Female	41	Commerce
<b>P14</b>	Female entrepreneur	Female	68	Commerce
<b>P15</b>	Female entrepreneur	Female	30	Commerce
<b>P16</b>	Female entrepreneur	Female	56	Commerce
<b>P17</b>	Female entrepreneur	Female	22	Commerce
<b>P18</b>	Female entrepreneur	Female	46	Agriculture
<b>P19</b>	Female entrepreneur	Female	37	Politics/ Agriculture
<b>P20</b>	Female entrepreneur	Female	53	Agriculture
<b>P21</b>	Intermediary	Male	41	Politics/Agriculture
<b>P22</b>	Female entrepreneur	Female	25	Politics/Agriculture
<b>P23</b>	Male entrepreneur	Male	51	Agriculture

Identification	Type	Gender	Age	Activity
P24	Female entrepreneur	Female	41	Commerce
P25	Female entrepreneur	Female	38	Commerce
P26	Female entrepreneur	Female	53	Commerce
P27	Female entrepreneur	Female	42	Commerce
P28	Female entrepreneur	Female	44	Commerce
P29	Male entrepreneur	Male	54	Commerce
P30	Male entrepreneur	Male	63	Commerce
P31	Female entrepreneur	Female	59	Commerce
P32	Female entrepreneur	Female	18	Worker
P33	Female entrepreneur	Female	28	Commerce
P34	Female entrepreneur	Female	54	Commerce
P35	Intermediary	Male	49	Politics
P36	Female entrepreneur	Female	44	Politics/Agriculture
P37	Intermediary	Male	28	Agriculture
P38	Male entrepreneur	Male	37	Agriculture
P39	Female entrepreneur	Female	34	Politics/Agriculture
P40	Intermediary	Male	30	Politics/Agriculture
P41	Intermediary	Male	45	University
P42	Intermediary	Female	43	University

Fourthly, about the *analysis of transcripts*, two researchers carefully read, analysis and later discussed the interpretations of the interviews. Information from the context from already published research in the area and statistical data was use to describe the context. In the process, triangulation of data was ensured, as different sources for the primary information were used (Jick, 1979; Stake, 2010; Yin, 2011). In an exercise of *war room*, all interpretations were considered by the researchers. Usual recommendations for the analysis of qualitative data were applied (Alvesson and Sköldberg, 2000; Denzin and Lincoln, 1994; Eisenhardt, 1989; Glaser and Strauss, 1967; Miles and Huberman, 1994; Silverman, 2000; Wolcott, 1990).

The authors categorised the findings into three broad areas, namely facilitators for female indigenous entrepreneurship, the barriers for female indigenous entrepreneurship, and the role of social capital. Carefully selected quotations that supported each finding were agreed upon. This iterative process supported the identification of findings that were similar to previous studies and that identified new themes of relevance to the literature framework.

## 4. FINDINGS

### 4.1. The Bolivian context: indigenous population in Bolivia

According to the Statistical Yearbook of the Economic Commission for Latin America of the United Nations (ECLAC, 2013), Latin America had a population of 618.552 million people in 2013, with a growth rate of 1.06 for the period 2010-2015. The percentage of urban population is 84.08%, so the 15.92% is rural population. The poverty rate is 28.2% and the indigence 11.3 % of the total population. The indigenous peoples of Latin America are characterized by their enormous diversity. However, they share characteristics such as language, culture, and attachment to the land, dating back to their pre-Columbian ancestors. It is estimated that there are between 50 and 60 million indigenous people, 10% of the population (CEPAL, 2013). Several countries noted for its indigenous population: Mexico (11%), Guatemala (39%), Ecuador (52%), Peru (43%) and Bolivia (62%).

With regard to Bolivia, the plurinational State of Bolivia is located in the heart of South America. It borders to the North and Northeast Brazil, to the North-West with Peru, Southeast with Paraguay, in the South with the Argentina and to the West and Southwest with Chile and has an area of 1,098,581 squared meters. Bolivia has a population of 10.4 million inhabitants, with 36 ethno-linguistic groups. 50.1% of the population is female and over 60% is identified as indigenous. The majority of the Bolivian population is part of indigenous *Quechua* and *Aymara*, reaching between 56% of the total. There are other peoples, such as the *Guaranis*, *Chiquitanos* and *Mojeños*.

The rural population in Bolivia 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 a continued abandonment of rural centres to urban areas, where the processes of adaptation and insertion in 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 higher rate of illiteracy for women.

The economic activity of many indigenous communities is based on agriculture and animal husbandry. The families have a ground and predominates the cultivation of potatoes, quinoa, barley, coca, corn, wheat and bean. There are herds of animals' cattle, goats, sheep and llamas. The self-consumption is most widespread. The little surplus is used for barter or sale of products on weekly fairs. Women can legally participate in public life, for example holding political positions, but this does not guarantee 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.

## **4.2. Tiquipaya**

The municipality of Tiquipaya, third section of Quillacollo province, is located northwest of the city of Cochabamba, approximately at a distance of 10 Km, with an average height of 2,640 meters above the sea level, forms part of the mountain range of the Tunari and the central Cochabamba valley. The limits of the municipality are as follows: to the North, with the Ayopaya province and Chapare; to the South, with the fifth section Colcapirua; to the East, with the Chapare and Cercado province; to the West, with the canton El Paso, belonging to the Quillacollo province.

The population of the municipality (15% of the population of Quillacollo province), is close to 38,000 inhabitants, of whom 11,059 live in rural areas (INE, 2001). In addition, nearly half speak *Quechua* and Spanish. The literacy rate of the population is of the 90.52% and that of illiteracy, 9.48% (INE, 2001). In relation to the distribution by gender, there are 51.38% of women (PDM, 2000).

Three productive activities can be distinguished in the entire municipality. On the slopes of Valley, communities are located in areas considered at risk, high descent and landslides in rainy weather. Under these conditions, the farmers produce: potatoes, flowers, vegetables, fruit, and corn. Characterised by mountains and meadows heights plateau produce potato, forage, bean and make *chuño*. The livestock activity highlights the breeding of sheep and llamas. In communities located in the North of the territory there is a diversified production that is the basis of the family economy. In this region is grown locoto peppers, peanuts and honey, being the locoto processed and offered to the market. They also produce corn, vegetables, fruit trees, etc. Part of this production is destined for family consumption. Head of tropical forests, which are located in this area, they still harbor a wealth of native flora and fauna.

## **4.3. The mountain range of Tiquipaya (Cordillera of Tiquipaya)**

Administratively, the municipality of Tiquipaya is divided into six districts, with districts 1, 2 and 3 constitute the specific area of study (Tunari mountain range). The most significant data of these communities will be mentioned related to three main areas: population structure, education, migration, and availability of farmland.

Firstly, regarding the population structure, the population of districts 1, 2, and 3 reached 3,928 inhabitants, which represents 10.39% of the total population of the municipality (37,791 inhabitants). (INE, Census of population and housing 2001). The population of these districts is exclusively rural and the proportion of males is slightly higher than that of women (male 51%, female 49%)

(CEDESCO, 2006). The population distributed by age shows a broad base in early ages (ages 0-9 represents 33% of the total), while in adults ages the population is reduced and the elderly over 80 years are scarce (CEDESCO, 2006). Finally, the average number of members in each home is of 3-4 people (3.61 people per family), although consist of families with 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%, vastly superior to the national average of 13.28%. Distribution according to sex shows that 9.36 percent males and 19.59% women (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, exists between 19 and 22% of schoolchildren who do not attend a school (there is a service offering of secondary education in these districts) (CEDESCO, 2006). Considering the population of 20 to 39 years, the percentage of women who do not have any educational level of 22% (CEDESCO, 2006).

Thirdly, regarding migration and availability of farmland, there is a phenomenon of temporary and spontaneous migration both into the jurisdiction of the municipality as out, mainly to the province Chapare and the Department of Santa Cruz, as a survival strategy that allows them to, mainly, 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 by the population increase or gradual erosion (CEDESCO, 2006).

#### **4.4. Analysis of interviews**

The analysis of the interviews will be divided into the barriers and enablers and the role of social capital for indigenous women entrepreneurs.

##### Barriers and enablers

There are a number of facilitators and barriers to female entrepreneurship. Regarding the institutions (State, local government, etc.), for example, institutional support, access to resources, funding, etc., the government plans that have greatly helped the indigenous population to develop personally and professionally. The same occurs for women, but it seems that they are more resources now. About the indigenous community of belonging or origin (e.g., support from the community, access to resources), they could help much more, work together, buy and sell together, issues of training, etc., but they don't help each other. Regarding the family support, the family is the basic production unit, everyone has a role to make the thing work, where women's work is quite important and hard (food, labour agriculture, livestock, children...). About the support of the couple, there are problems of violence

against women have glimpsed. The role of women is much harder than the men and although it take many decisions, the situation is still of submission. About the personality, especially the woman who is much more concerned about their children. They are good merchants; her life revolves around the production and sale of their products.

**Table 5: Most representative comments from the interviewees (entrepreneurs)**

Topics	Subtopics	Entrepreneurs Quotations
<i>Barriers and enablers</i>	<i>Institutions</i>	<p>“The municipal government support to the organization of workshops (hygiene, marketing...), the Mayor’s office wants to help but people do not collaborate”. P13</p> <p>“The government is offering some opportunities but there is need that the community thinks this is good for them and starts to develop their own businesses”. P22</p> <p>“Since the development of the Constitution there is an offer of micro credits for starting up companies. Furthermore, the female organizations offer the people training and workshops to become entrepreneurs”. P20</p>
	<i>Non indigenous society</i>	<p>“My best customers are from the countryside and the mountains, as they buy bigger amount of products” P13.</p> <p>“The relationships with the sellers from Tiquipaya and the mountain range is very good” P13</p> <p>“My clients are diverse, but people from the countryside consume and buy more. They buy both the woman and the man; there is not ‘machismo’. P14</p>
	<i>Indigenous community</i>	<p>“My community has helped me so much because they have consumed and most people know that these are not washed bananas are natural and contain no chemicals”. P14</p> <p>“The community is being producing for some time, and we did it isolated. Now we have seen the need to partner in order to raise funds and sell more”. P19</p> <p>“It is much easier to start a business in the rural environment as the community support us. People that have migrated to the city have been to devote to work as cleaners or drivers”. P20</p> <p>“It is important the relationship with the families of the community, because if at some point in the production someone needs help he/she can ask and then give it back. This is called ‘Ayni’, but it is missing along the time”. P20</p> <p>“Family support among the members is very important, although not so much between the communities”. P36</p> <p>“Families do not help each other at the time of the sale, but sometimes they do in production. When they bring the potato to the market they do it in its own, I would say they are individualistic”. P39</p>
	<i>Personality</i>	<p>“It is better to work for yourself and not be dependent on an Undertaker or a monthly salary.” P13</p> <p>“I’m a businesswoman because it is the support of my family and I had to devote myself to something” P.13</p> <p>“It’s easier for women to undertake because they have a spirit merchant and also have an easier time dealing with the elderly and dominate over the language they need.” P16</p> <p>“I had to start my own shop in order to have time to care for my children, but rather work for a third party because that way you would have a steady pay check while the store a few days makes money and others do not.” P33</p> <p>“I like thinking become entrepreneur because now the first thing you think about is to survive and the second is on the market but I want it backwards.” P39</p>
<i>Social capital</i>	<i>Group of friends</i>	<p>“In my case social contact was very important. Thanks to it several people worked together and collaborate to start the market”. P16</p> <p>“My main problem was mainly the lack of financial resources. Nonetheless I could have the support of my friends who lend me the money and I have been bringing it back slowly”. P27</p> <p>“Thanks to my contacts I could move forward in my business because everyone was talking about it”. P29</p>
	<i>Family</i>	<p>“I had no help from the Mayor office or any association but my mother helps me to start the fruits shop in the market”. P14</p> <p>“In the rural population, women alone does not take but so does the whole family though their work is essential in the production”. P20</p> <p>“Every family produces and sells its products independently and is very difficult to convince them to work together”. P22</p> <p>“Family is essential because all members of the same work in the field helping women. Families remain very individualistic and it is difficult to trade”. P23</p> <p>“I had the opportunity to continue the business that my mother had independently. She taught me everything and so does not depend on time and make more money than working for others”. P27</p> <p>“In the Cordillera cannot talk about entrepreneurship of women in particular but the family as a whole, since all are dedicated to the same thing from their grandparents”. P36</p>
	<i>Partner</i>	<p>“I’ve always worked on my own; my husband did not restrict me. From the time I got married I started working “ P13</p> <p>“For a woman to take it easy for a man. Men work in offices, brutal work, but mostly women start with the business of selling, as they have a need for silver, looking like having income to feed their children and not depend on man. In addition, many women are not professionals and have to deal with something. “ P14</p> <p>“When I was with my husband and I made the decisions I supported but since I am alone I make the decisions.” P13</p>

Topics	Subtopics	Entrepreneurs Quotations
		<p>“The support of the family is essential, and in the event that one of the two missing another couple to continue with production or even seeking children are often those who take the roles of father or mother.” P20</p> <p>“My husband did not support me anything because he does not like it would work but wanted me at home.” P27</p> <p>“Gradually husbands are listening to us and at meetings of the Community will take more prominence.” P39</p>

### Enablers from intermediaries

The two factors are the most cited are 61% of the brokers interviewed considered that the institutions are a facilitator for the development of rural women entrepreneurs. In addition, 56% of the brokers interviewed considered that the family is a facilitator for the development of rural women entrepreneurs. There are other factors such as the community of origin, the partner of the entrepreneur personality. The non-indigenous society and the groups of Friends have been the factors less value as facilitators of entrepreneurship (11%).

### Barriers from intermediaries

Among the barriers to women indigenous entrepreneurship mentioned by the intermediaries, the first one is the non-indigenous society (44% of respondents). It follows the couple factor, named by 33% of respondents. The remaining factors, presents very low values institutions and family with 22% and the personality of the woman with 17%).

**Table 6: Most representative comments from the interviewees (intermediaries)**

Subtopics	Intermediaries Quotations Facilitators	Intermediaries Quotations Barriers
<i>Institutions</i>	<p>“The municipality supports them but women say they need more.” P1</p> <p>“The municipality is working within the bakery, but only with people who really want.” P1</p>	<p>“The barrier that the women had previously is that their own rights were not collected in the Constitution so it could not be part of the agricultural and/or livestock projects.” P2</p> <p>“Since the Government offered opportunities but you have to help you to develop them. They asked what they needed to carry out the project but I forgot them the need for training to start the development.” P21</p> <p>“Although they have tried to create a productive Centre, haven't had much success since the legal procedures that required the Mayor cause that they cannot create it”. P5</p>
<i>Non indigenous society</i>	<p>“The non-indigenous society does not harm us, as the Constitution says, we are equal” P2</p> <p>“Women who sell in the market are farmers that have migrated to the urban part of town, and they sell products that have been brought from the Cordillera. They live between rural and urban areas” P5</p>	<p>“Indigenous women have the prejudice that as indigenous them will not buy their products, they do not speak Spanish well and they will look to the wrong, etc. i.e. they do not see beyond what they really are” P4</p> <p>“The main barrier is the Indian community is the lack of capital to start your business, in addition to the drawbacks only knowledge of their language and not Spanish” P8</p> <p>“With the popular participation has municipalized society, i.e. before this investments were made been directed only to projects in urban areas, so, yes there were disputes between the two areas but now with time these conflicts they will never stop beating even exist disputes over resources. As more investment is given to the urban environment to rural conflicts arise between the “P8</p> <p>“The demand for food there is always so peasant women sell in the urban environment without any competition as there are products that are unique to the Cordillera.” P8</p>
<i>Indigenous community</i>	<p>“The leader is the head of the whole community and they solve problems with the municipal government”. P2</p> <p>“Who decides is the people of the community, not the leaders. What they say is done.” P2</p>	<p>“There is a strong phenomenon of peasant migration due to climate change a few years ago that the production is good and others are not. Moreover, most of the people are peasants migrate to Spain but are now returning “P5</p> <p>“Indigenous people have more barriers to undertake because</p>

Subtopics	Intermediaries Quotations Facilitators	Intermediaries Quotations Barriers
		the Indian producer is no longer used to work communally, are very independent” P35 “Increasingly alleged individualism for commercial activity, and not think so much on the needs of the community but only such” P41
<i>Family</i>	“Women always think of the family, so that if an enterprise is doing more thinking about the welfare of the family on his own.” P8	“Women have the barrier of family care primarily but also have problems when the guidance to do menial tasks and become less dependent on their husbands. They also have problems in the areas of investment, production, etc. “P4 ”For woman is always easier undertaking concerned activities that have nothing to do with the production because if so need the support of all the family” P11 “It’s easier to take if you are a woman alone if she is married, since in the latter case you will need to ensure the care of their children and cannot leave her husband alone” P11
<i>Partner</i>	“I do not think there is sexism, if the leader sees no sexism, have their laws and solve.” P2 “At the household level is the woman who makes the decision, but organization is the man though previously met the family.” P7 “There is a blending of roles between men and women, and that while the man is with the plow, the woman is planting the seed, when collecting the harvest is the man who does the heavy lifting and women participate more in marketing the same.” P8 “Important decisions are made by your partner, even if the woman has an important role to be the centre of the family and the man spends most of his time working far away.” P21.	“The main problem with these women is the control exercised by their husbands and do not let them develop personally and professionally” P9 “Both in the urban and rural environment have the same problems of gender violence then entrepreneurship is not easy in either environment” P9 “It is true that it is favouring the involvement of women in economic activities, but in most cases not undertake themselves but with the help of their husbands” P42
<i>Personality</i>	“Women before were not part of the organization, but now they have some training and you know how to develop a project and some economics, and therefore have the same right to make projects.” P2 “In point is the woman who dominates and takes the initiative, man is only a complement of women.” P11 “In the <i>Quechua</i> society is the woman who makes the decisions, is very entrepreneurial, more consistent, stronger.” P35	“They are not risk takers, they only produce what they know will sell in the market. They also have to individualism in terms of production. “P5 “Women do not risk too much because they think their families, but there is always the risk that working with non-perishable and because you never know if your harvest will be good or bad, which depends on the weather conditions in that year.” P8

### Social Capital

Regarding the social capital of the entrepreneurs, there is a growing trend towards the organization of women, fostered in part by the new legislation. About the family, usually the family and develops commercial activities, especially in the mountains, where the whole family is working in 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 trend. Furthermore, there is not 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. Finally, the family is the unit of production and trade.

**Table 7: Most representative comments from the interviewees (social capital)**

Subtopics	Entrepreneurs Quotations
Growing trend towards the organization of women, fostered in part by the new legislation	<p>“The organization of women but also organically there are not 100%, they are not as they should be.” P1</p> <p>“Women are beginning to organize, while further motivating them for that to go ahead.” P7</p> <p>“The women in my community still have no power of decision or entrepreneurship, but think that in the future they will get their rights and make decisions.” P38</p> <p>“Women before were not part of the organization, but now they have some training and you know how to develop a project and some economics, and therefore have the same right to make the projects.” P2</p>
Family develops commercial activities, especially in the mountains, where the whole family is working in the field, even children	<p>“My mom has land in Chapare. My family is in the business of fruit and import it from there.” P15</p> <p>“My mom rode Store from the beginning, is the founder of the market but is already older and I followed with the activity.” P13</p>
Relationship with vendors	<p>“I buy from several vendors of all kinds, and sometimes men, but I get better with women.” P18</p> <p>“I get along with everyone, but the people in my community have more confidence.” P16</p> <p>“The relationship that I carry with vendors both Tiquipaya and the Cordillera is very good.” P13</p>
Relationship with other indigenous communities	<p>“With the production of trout are seeing the opportunity to partner in a joint and this would also serve them for agricultural and livestock production.” P40</p> <p>“It's very difficult to cooperate with other communities as families work on their side and also the roads are complicated.” P19</p> <p>“Every family produces and sells its products independently and is very difficult to convince them to work together.” P22</p>
Clear trend towards individualism in business and the loss of values of cooperation	<p>“One problem also is that farmers are not producing marketers, so they sell quickly when they believe they are doing a good job.” P21</p> <p>“The community is producing for some time, but we do each by hand, but we have seen the need to partner in order to raise funds and sell more.” P19</p> <p>“Families do not help each other at the time of the sale, but sometimes in production. When the potato down each floor its own. They are very individualistic.” P39</p>
No discrimination or differences, in terms of business concerns	<p>“The non-indigenous society does not harm anything, as the Constitution says, we are equal.” P2</p> <p>“My best customers are from the countryside, the mountains, carrying pounds per hundredweight or.” P13.</p> <p>“The relationship that I carry with vendors both Tiquipaya and the Cordillera is very good.” P13</p>
No customer segmentation as a community of origin	<p>“The demand for food there is always so peasant women sell in the urban environment without any competition as there are products that are unique to the Cordillera.” P8</p> <p>“My clients are of all types, but the country people are consuming more and take more quantity.” P14</p>
Buying function with a remarkable inclination towards women.	<p>“It's easier for women to undertake because they have a spirit merchant men and also have an easier time dealing with the elderly and dominate over the language they need.” P16</p> <p>“Women get up very early to have dinner ready for her children and her husband, and when the kids have gone to school she goes to the field to help their husbands, so they are hard workers.” P36</p>
Primarily indigenous peasant activity, both in production and wholesale	<p>“The activity comes from the family, all working in the field, from my grandparents and I continued.” P15</p> <p>“What you are generating sales potatoes again devote to the business and what they earn from the sale of the animals involved, for example, the education of their children.” P36</p>
Not sell in their own communities	<p>“If organic production we sell our production to supermarkets, with their label.” P1</p> <p>“The problem we have is marketing because they have quality products but do not sell it in the right way because it does not reach them real money that belongs to them, but it is becoming intermediaries. It would be best to sell without intermediaries.” P19</p>
No clear trend in the leadership of men and women, the family is the basic unit of production and trade	<p>“ There is a blending of roles between men and women, and that while the man is with the plow, the woman is planting the seed, when collecting the harvest is the man who does the heavy lifting and women participate more in marketing the same.” P8</p> <p>“Since the change of Constitution society has become aware of the importance of women's development.” P20</p>

## 5. DISCUSSION

The rural area of Tiquipaya can be divided in two broad areas. On the one hand there is the rural area of the Valley (people with very close contact with the urban area, whose husbands work in non-agricultural activities: driver, construction, etc.), while women are that carry the weight of agriculture, helped to work more physical requirement for men. On the other hand, there is the area of the mountain range, where they are remote communities that have a subsistence economy, sell potatoes and invest in continuously produce potatoes and, to a lesser extent, other products. If price favours them and obtain higher profits can buy apparel, other foods, etc. (or save). The breeding and sale of livestock that is used for large investments (pay-education children, motorcycle, saving for a house in the city...). There is an increasing support of some intermediaries, thanks to the new changes in the Constitution that are recognizing rights for women, and thus it is motivating them is so that they have their own stalls of vegetables, flowers, crafts, etc. In the majority of cases becomes clear that indigenous peoples become somehow entrepreneurs, as this is their way of life. Previously, they had no support of any kind and they are now receiving aid by part of the Mayor's office and the different associations that have been created. The Mayor's office helps these peasants to improve their facilities by using solar tents, seeds, irrigation systems, financial aid, tools, and transport etc. Furthermore, the different associations created from the union of various farmers and merchants providing assistance through training, workshops, search for financing, creation of centres of collection, etc. These grants provided now are dedicated to the development of women entrepreneurs since they have given that they are women that take forward the production in the fields, handicrafts making and family. The interviews reveal that is easier to take in the urban environment since there are a larger number of associations to which women can join and help them in all the procedures that need. In the rural environment is more difficult to undertake because it is very strong the figure of the man as the head of the family, though that is changing. The majority of associations that exist in Tiquipaya and all communities are run by women for women but also men are present but to a lesser extent. Currently, the majority of respondents agree that it is easier undertaken for women since enjoying greater support for part of the associations and the Mayor's office.

In relation to the risk that they assume, all agreed in the risk associated with the weather. Many times, they have lost harvest because it has too cold or too hot and that has brought them many losses and therefore the need to find a second activity to get forward to their families. Indeed, in the majority of cases the woman is who is working in the field together with the children and the man is which helps in the most harsh tasks but at the same time is which works off the field in order to have a second salary and survive. In addition, many of those interviewed think that be able to diversify their production or even their activities is a good way to earn more money and would be willing to invest. Although those who are older do not see it so clear and prefer well bound what they have or

alternatively have it all very clear and specified to be able to invest. Their relationship to the indigenous communities with the non-natives is very good since most of the indigenous community by comfort settles in the cities and only go to the countryside to collect production that have to sell. The main production that farmers dedicate themselves is the potatoes and to a lesser extent to the planting of other vegetables such as broccoli, beans, etc. With the transformation of the potato called “chuño”, get another product, which is very famous in Bolivia. Some women as well as agricultural production engaged in livestock so they sell the meat on the one hand and on the other hand, well sell wool or made handicrafts, which subsequently sold on the market.

As Cahn (2008) stated in 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 with diverse livelihood outcomes. In our case, we have found an extremely intricate network of relationships between the indigenous community and the business society in Tiquipaya. In addition, Cahn (2008) found tensions between *fa’a* Samoa (the Samoan way of life and culture) and introduced business systems of the micro-enterprise that could jeopardize micro-enterprise success and sustainability. These tensions were not evident in the analysed case of Tiquipaya.

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 indigenous people in Canada, but it also in Africa, Northern Europe, Asia and Mexico, Central and South America. Specifically in Bolivia, indigenous people have been often treated as second-class citizens that have produced social and economic problems. However, the political change that occurred several years ago, has been favouring in the last years the defence of culture and rights of indigenous people, with a more important role in 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 as 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 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 by this, are common the processes of migration, seeking new horizons and life choices. This situation could be avoided through internal development of communities, adapting to new personal and social circumstances.

Briggs (2009) established that the success of indigenous enterprise depends on the entrepreneurial traits and environmental conditions, and submitted that Ugandan indigenous traders lack personal traits like sincerity, innovation, planning and control mechanism, business skills and risk taking propensity that are necessary for the creation of a successful climate for entrepreneurship. Environmental conditions like 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 they are also personal and environmental factors that pose barriers to the development of indigenous women entrepreneurship. Among the found personal factors they can be highlighted the fear of risk and consequently innovation, lack of planning, always living in the present and conformity or lack of ambition of many entrepreneurs. As an external factor it can be highlighted the relationships with the non-indigenous society.

Finally, it was difficult to identify how the existence of social capital influences on the indigenous entrepreneur's networking capability as Foley et al. (2013) did, and more research in this area is needed.

## **6. CONCLUSIONS**

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

Regarding the proposed research questions, the first one related to the main barriers and enablers for indigenous women entrepreneurs, a general analysis of the situation of rural women has been in the municipality of Tiquipaya, especially in the area of the mountain range, where living conditions are more difficult and will 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 facilitators are institutions and the family. On the other hand, which represent a greater barrier to such entrepreneurial initiatives are non-indigenous society, the community of origin, and the couple. However, if the answers of the entrepreneurs themselves, factors that facilitate more entrepreneurship are family, the personality of the woman and, at a greater distance, the couple.

In addition, the second research questions related to the role of the community and social capital on the development of indigenous women entrepreneurs. In terms of social capital, a growing trend toward the organization of women is given, 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 that do relate, they most do both with indigenous and non-indigenous, but especially with women. They 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 are concerned. Indigenous women entrepreneurs have a primarily rural activity, both in production and sales to the wholesale, do not sell within their community, but out and the family is the productive and commercial unit.

As main contributions, firstly, a comprehensive conceptual framework in the context is proposed. There is need to consider personal aspects and the context in order to analyse indigenous women entrepreneurship. Secondly, contrary to what one might think being indigenous does not affect so much as the fact of 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 is concerned. The family becomes the production unit; the woman and the man have specific and complementary roles. In addition, there is a growing individualism that results in a loss of indigenous values, while the social structure is based on democratic organizations, e.g., agricultural trade unions.

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

The limitations of this work are at least two. First, it is a job where they review 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 detailed a number of cases enough information, provides no information so widespread as it could a quantitative study.

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