

Monteverde Wholefoods Women's Empowerment Model

An Interactive Qualifying Project
submitted to the Faculty of
WORCESTER POLYTECHNIC INSTITUTE
in partial fulfillment of the requirements for
the degree of Bachelor of Science

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Date:

3 March 2022

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WPI

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Abstract

The goal of this project was to provide Monteverde Wholefoods, a local grocery store in Monteverde, Costa Rica, with the materials needed to empower female prospective business owners in Monteverde want to distribute their products at the store. Document analysis and semi-structured interviews with the store staff as well as current and aspiring entrepreneurs were utilized to create an informational handbook. The handbook contains: a collection of personal stories from suppliers, a guide to the legalization processes for different products, an overview of the Business Model Canvas, and comparisons of local grant application services. We also developed two case studies to provide Monteverde Wholefoods with context for supporting women in difficult financial and homelife situations.



Team Picture at Monteverde Wholefoods

Executive Summary

Introduction

Monteverde Wholefoods prides themselves on their values, specifically their goal of providing the Monteverde community with healthy, local, and vegetarian food options. Hazel Guindon, our sponsor, came to us with the hopes of making Monteverde Wholefoods a place where local women could learn to sell and distribute their homemade products. To understand how Monteverde Wholefoods could best achieve this goal, better contextualize the socioeconomic state of women in Costa Rica, and understand the local business practices, we conducted a preliminary literature review.

In looking into the socioeconomic status of women in Costa Rica, there is a significant prominence of poverty disproportionately impacting females versus males¹. This idea of feminization of poverty is influenced by traditional ideas of machismo² leaving household and familial responsibilities to women. While women are often in economically compromising situations, societally, they have been expanding in the workforce over the past 40 years³. This change was occurring due to empowerment, alongside development of education opportunities for women. We explored some empowerment organizations to gauge an idea on how empowerment works in this socioeconomic context to explore inequalities in success in business, living conditions, etc. Monteverde Wholefoods and all of their suppliers are considered microbusinesses, known as Pequeñas y Medianas Empresas (PYME), the most dominant form of business in Costa Rica. Their small size, less than 5 employees, tends to cause them to be quite volatile⁴, which constitutes the need for entrepreneurial program research. We also gathered some ideas for tactics like a business model canvas, which is where an entrepreneur can map, design, and innovate their business model⁵.

Project Goal and Objectives

The goal of our project was to develop a working guide for Monteverde Wholefoods that consists of an inventory of women's empowerment initiatives in order to better communicate Monteverde Wholefoods' values. Additionally, to achieve the

¹ Chant, S. (2008). The Curious Question Of Feminising Poverty In Costa Rica: The Importance Of Gendered Subjectivities. 4-96. Retrieved November 4, 2021, from <https://www.lse.ac.uk/gender/assets/documents/research/working-papers/THE-CURIOUS-QUESTION-OF-FEMINISING-POVERTY-IN-COSTA-RICA.pdf>

² Shift in traditional roles of women in Costa Rica. *Costa Rica Star News*. (2016, May 12). <https://news.co.cr/shift-in-traditional-roles-of-women-in-costa-rica/30890/>.

³ Chant, S. (2008). The Curious Question Of Feminising Poverty In Costa Rica: The Importance Of Gendered Subjectivities. 4-96. Retrieved November 4, 2021, from <https://www.lse.ac.uk/gender/assets/documents/research/working-papers/THE-CURIOUS-QUESTION-OF-FEMINISING-POVERTY-IN-COSTA-RICA.pdf>

⁴ Bermudez- Carrillo L (2014) . Características de las pymes de Guanacaste (Characteristics of Guanacaste SMEs) Retrieved December 6, 2021, from https://www.scielo.sa.cr/scielo.php?script=sci_arttext&pid=S2215-24582014000100001#1

⁵ Burkett, I (2020, Mar 8). Business Model Canvas for Social Enterprise Design. Retrieved December 5, 2021, from <https://medium.com/y-impact/business-model-canvas-for-social-enterprise-design-fb82e3e85bc5>

store’s goal of empowering aspiring female entrepreneurs in Monteverde, we created a handbook that they can utilize for educating women in business practices and processes in Costa Rica. We developed three main objectives:

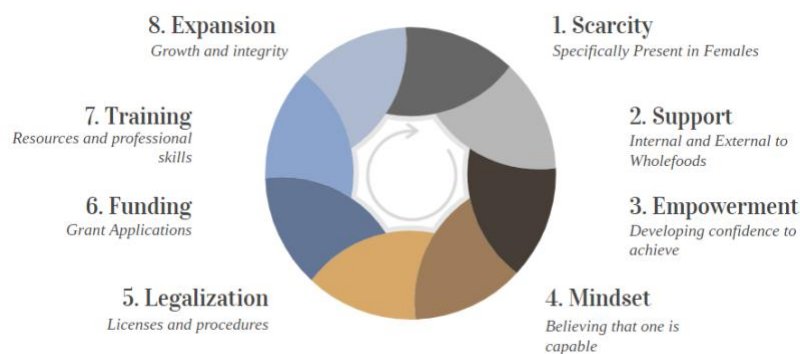
1. Contextualizing the mission of Monteverde Wholefoods through internal perspectives
2. Identifying social programs and techniques implemented by women’s empowerment initiatives
3. Documenting tactics and necessary actions taken by successful and prospective entrepreneurs

Methodology

To address these objectives, we conducted semi-structured interviews with three separate groups: Monteverde Wholefoods staff, their female suppliers, and possible business owners. We conducted an additional interview with one successful entrepreneur of a local business.

We interviewed the Monteverde Wholefoods staff about their needs, goals, and background. Hazel provided us with a list of Monteverde Wholefoods’ local female suppliers to interview about their experiences as female entrepreneurs in Costa Rica—specifically the physical and mental barriers they faced. Based on our interviews with these suppliers, we contacted aspiring entrepreneurs in Monteverde. We also performed document analysis on women’s empowerment initiatives to create case studies and understand methods that could be applied to Monteverde Wholefoods. Additionally, we researched local efforts used by entrepreneurs for personal development.

Findings



Categories and Subcategories for Coding

After transcribing the interviews, we developed the above coding guide to focus on the recurring themes we observed during transcription. We separated our interviews into four categories but maintained the same coding guide: Monteverde Wholefoods

staff, their female suppliers, aspiring business owners, and a local entrepreneur. Overall, the themes were cyclic in the female development of a small business in Monteverde.

From both the staff and entrepreneur interviews, we saw **scarcity** represented by a lack of time, space, and accessibility to resources because of household duties and familial responsibilities, which restricts their business schedules and limits their ability to work from home. Alternatively, many suppliers were inspired by their families to start their businesses as there was a need to provide for them while in financially tasking scenarios and their family members could provide support to the development of the business. The idea of **support** first presented itself in Monteverde Wholefoods, as we observed how the whole staff demonstrates their values by creating a family between their suppliers, customers, and themselves. For entrepreneurs this connection manifested itself into motivation for growth and loyalty. Additionally, we found the benefits a small town like Monteverde shows over a big city has on business development as friends share business tactics or ideas, and other personal connections spread the word of one's product.

Our research into **empowerment** was supplemented with document analysis and case studies rather than interviews. We looked into various organizations including the Global Goods Partners and the International Women's Coffee Alliance to learn about the different techniques and programs they implemented to empower and support women. We explored programs that helped women obtain sustainable incomes and livelihoods as our methodology uncovered the importance of controlling your own hours and becoming your own boss. Through our interviews we learned that many disempowered women, as a result of support and efforts like these, grew to believe a healthy mindset is crucial to the success of one's business. We then examined the idea of **mindset** and the importance of women in Monteverde's attitudes towards both themselves and their products. We saw recurring themes of confidence in oneself and in one's products within our interviews and the presence of mental barriers. This also related back to a lot of our preliminary research with female limitations in society, which said that female entrepreneurs tend to have a low risk taking propensity as well as lack confidence⁶, leading to large discrepancies between the success of female-owned and male-owned businesses.

When considering **legalization**, through our interviews, we found that in order to be able to manage your business within the legal parameters to sell at Monteverde Wholefoods and apply for grants there are several different permits that business owners need to get, such as trademark, manipulation of food, and health permits. However, many business owners are hesitant to apply for these permits due to a misconception that they can be expensive and lengthy. Nevertheless, after speaking to a few suppliers like Elieth, a tailor in Monteverde, we discovered this process can become

⁶ Dawson, C., and Henley, A. (2015). Gender, risk, and venture creation intentions. *J. Small Business Management* 53, 501–515. doi: 10.1111/jsbm.12080

easier with the support and guidance from more experienced business owners. As mentioned before after getting these permits you are now eligible to apply for grants. With a close look at **funding**, we focused on two organizations that several of the suppliers we spoke to used: Monteverde Community Fund (MCF) and Instituto Nacional de las Mujeres (INAMU). We looked at the different requirements each organization has and added the guideline to apply for a grant to our handbook. For MCF, we found that women will need to apply to the category of smart business and need to make sure they have all legal permits. For INAMU, they will be applying to FOMUJER for the starter or developing women business categories and will also need to have some permits.

Following the application for grants, it is important to make sure funds are spent effectively; therefore, we looked into the idea of **training**. We found different areas and skills that the interviewers thought were important. The staff would like to learn more about business management and finances in addition to having a personal outlet where they can share their experiences and grow as a team. For entrepreneurs, we found that a major area of opportunity is market studies, which is to better understand the local demand, as it was not performed by most suppliers. We also noticed a lack of awareness about educational resources given by public entities. Additionally, we found that the skill suppliers demonstrated the most was innovation as they innovated to adapt during the pandemic and to improve their products. We found that innovation was an essential skill for **expansion**, which was one of the major goals demonstrated by both the Monteverde Wholefoods staff and entrepreneurs. We found that the Monteverde Wholefoods staff wants the store to expand but only if maintaining its values and integrity. As for the suppliers, we found most of them wanted to expand while keeping and prioritizing the integrity of the product. From our preliminary research, we found that a business model canvas can be a good tool for them as it would allow entrepreneurs to better visualize the structure and key aspects of their business to expand while maintaining quality.

Based on these findings, our recommendations on how Monteverde Wholefoods can better support its staff, current and future suppliers have been detailed below.

Recommendations & Conclusions

For the Monteverde Wholefoods' **staff**, the first recommendation is for the store to take advantage of public entities, such as INAMU, and seek out workshops for different skills that interest the staff. The second recommendation is to create a place within the store that will serve as an outlet for the staff to discuss their current limitations and support one another through confidence-building exercises. Lastly, we found it would be beneficial for the staff to learn about the Business Model Canvas (BMC), which would allow them to understand more about how to configure a business. Additionally, the staff could participate in the formation of the Monteverde Wholefoods

BMC as they could combine efforts to lead Monteverde Wholefoods in the best possible direction.

A set of recommendations was also made for the **current suppliers**. One recommendation is for Monteverde Wholefoods to find ways to share the stories behind the products to highlight local and female-made products. It would also be beneficial to distribute INAMU and MCF guidelines to suppliers that may not be familiar with the resources that can be used for expansion and permits which are included in our handbook. We also recommend further research on potential international groups that can provide the suppliers with helpful resources. Lastly, we recommend sharing with them information we researched on BMC. This will help them better visualize the different sections of their enterprise and find the best way to expand and innovate while maintaining their integrity and values.

Our final recommendations are aimed towards **future suppliers** in Monteverde Wholefoods. We recommend that the store utilizes different social media platforms to promote current products and stories to gain the attention of possible entrepreneurs. This would help spread Monteverde Wholefoods' mission of supporting women and could increase Monteverde Wholefoods' outreach in the community. We also recommend that Monteverde Wholefoods utilizes the handbook that we created for them to educate suppliers who may not have the support system they need to begin. To do this, Monteverde Wholefoods can provide links to the online handbook on their Instagram page. Lastly, we recommend that Monteverde Wholefoods itself or future IQP's look more into the market in Monteverde to understand the post-COVID-19 and tourist economy as well as research different businesses in the area that may be open to collaborating with upcoming female entrepreneurs.



wholefoods

WHOLE LIVING. WHOLE SHARING.
VIDA PLENA. PLENO COMPARTIR.



Monteverde Wholefoods Infographic created by Hazel Guindon



Acknowledgements

This project would not have been possible without the time contributions of several impactful individuals. We first want to thank Worcester Polytechnic Institute for the opportunity to travel to a beautiful place and learn through such meaningful work. More specifically, this project would not have been possible without the time and dedication from our advisor, Professor Sarah Strauss. Next, we are unbelievably grateful for the motivation and support from our sponsor Hazel Guindon at Monteverde Wholefoods, making this project experience so personal and rewarding. Also in Monteverde, we want to recognize the Monteverde Wholefoods Staff and entrepreneurs who had taken the time to meet with us for research purposes, as our findings would not have been possible without them. Lastly, we would like to thank Professor Joseph Doiron for his help with the proposal in the preliminary stages of our project.

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Introduction

Monteverde is a rural town in the mountains of Costa Rica that is home to beautiful cloud forests, rich culture, and a tight knit community. Monteverde, as opposed to the whole district of Monte Verde, hosts 800 residents versus 7,000, respectively (“A Monteverde Primer”, 2001). Many local businesses can be found in this rural town. Our sponsor, Hazel Guindon, oversees Monteverde Wholefoods, one of these small businesses in the region, where vegetarian-friendly, locally-produced grocery items are sold. The store’s mission is to utilize the diversity in the community to empower new suppliers to sell products that are nutritious.

Monteverde Wholefoods would like to expand their retailer network of women and empower them to grow in their small businesses as the socioeconomic status of women in Costa Rica begins to change. The region’s overall movement of empowerment comes from understanding the value that women can bring to the community. The goal of this project is to work alongside Monteverde Wholefoods to develop a market study and collection of women’s empowerment initiatives to design educational media that could be utilized by future suppliers at Monteverde Wholefoods in their professional and personal entrepreneurial development. The following objectives were developed in order to achieve this goal:

1. Identifying social programs and techniques implemented by women’s empowerment initiatives
2. Documenting the specific demographic—desires, goals, and background of the Monteverde Wholefoods’ female staff
3. Documenting tactics and necessary actions taken by successful entrepreneurs

Background

Historical Context of Monteverde

To provide a historical context of the particular demographic and economic context of Monteverde, it is important to take in consideration their influence from the United States. During the Korean War, in 1949, four pacifist Quakers from Alabama were jailed for refusing to fight. After they were released they decided to move to Monteverde due to the peaceful culture and the abolition of the army in Costa Rica. These families, alongside the area's native population, would establish the community of Monteverde (Monteverde Community & History).

Socioeconomic Disadvantages of Women in Costa Rica

To better understand the need for support of women's-based business ventures in Costa Rica, it is important to first acknowledge the inherent disadvantages women have in society. Costa Rica is ranked seventh among Latin American countries in terms of gender equality, and 32nd worldwide, yet has been failing in this indicator in the past years (Arias Ramírez et al, 2014). Alongside other Latin American nations, they are looking to break traditional concepts of "machismo", or male dominance, which limits women's value in society to familial responsibilities (Shift in Roles, 2016). Understanding the historical and contemporary socioeconomic inequalities of women requires consideration of female roles in the household and their influence on poverty.

First, alongside these ideas of machismo, many women find themselves in financially compromising situations due to their household obligations. Costa Rica is one of the few countries in the Global South where there is 'hard' evidence that poverty is associated with being female, since in the 1990s there has been a rise in females being the sole providers for families, both in the household and financially (Chant, 2008). This is due to a large demographic of single parents, victims of abuse, and other financially compromising circumstances (Iménez-Fontana, 2017). Having to balance providing and caring for family, women often struggle more than men in the workforce because of lack of opportunity to receive licenses, education, and other professional development services whilst caring for children. This causes women to take on more than one lower paying job (Iménez-Fontana, 2017). We can see this through the 2021 gender gap index of Costa Rica, which was 0.786, implying women are 21% less likely than men to have access to equal opportunities (Romero, 2021). Ultimately, adversities and economic inequalities against women are still present in Costa Rica and continue to have a direct impact on the aspirations of female entrepreneurs.

In order to combat these inequalities, Costa Rica is one of the few Latin American countries to begin to implement some child care and household accommodation services. The National Network for Child Care and Development (REDCUDI) currently supports 32,000 children belonging to families facing poverty (Iménez-Fontana, 2017). While this was certainly a step in the right direction, the supply is nowhere near the demand. Currently, there is only enough childcare service nationally to accommodate 9.8% of children below the age of primary school. Furthermore, this number

encompasses the entire population of Costa Rica and is not proportional to population and poverty per region, which causes an uneven distribution (“Costa Rican childcare programs...”). Personal advancements in the workforce, like starting a small business in these circumstances is certainly high risk, and without connection to resources and time to dedicate to education and development is discouraging for a prospective entrepreneur.

Intersection with Business Environments

Although there are many difficulties for females entering the workforce, the need for financially supportive circumstances has been influential on breaking traditional gender roles, and opening doors to advancing female education opportunities. Over the past 30 years, on the global scale, female participation in the workforce has significantly increased. In the 1970s, Costarican women made up 20% of the working population, and as time progressed this shifted to 30.3% in 1990, 35% in 2000, and 43.5% in 2010 (Arias Ramírez, et al, 2014). There was no political plan for this increase, implying that societal roles were causing this change. A multitude of females’ professional development opportunities have grown due to increased access and utilization of education since 1960. The International Labor Organization determined that female business owners on average have 1.5 more years of schooling than their male counterparts, who tend to rely on professional experience over seeking higher education (2019). This directly impacts their pay because they take the time to learn entrepreneurial strategies, and have the ability to innovate as business owners. Women with secondary education are 0.6% more likely to be an employer (rather than an hourly wage worker) than women without, and those with tertiary education are 2.7% more likely to be an employer. Years of professional experience are not nearly as effective when increasing the probability of a woman becoming an employer, with only a 0.1% increase, for each additional year of experience (International Labor Organization, 2019). Increasing education levels for women, in both quality and quantity, functions as a means to increase women’s exposure to entrepreneurial opportunities and experiences. This wave of growth of feminine power in the business world has been incredibly influential in their business strength and presence.

Despite societal efforts, there are still discriminatory circumstances in the workforce that imply substantial work must be done in creating business equality. In many cases, the incorporation of women in business has been of undervalue and informal. In 2009, 1 in 5 women were having issues in their employment after being given a lower salary than minimum wage or not given enough hours (Arias-Ramírez. et al., 2014). Also, despite higher education influencing greater hourly wages, women still tend to make less than men in the same position. Existing inequalities between female and male owned businesses in Costa Rica continue to discourage women from taking the steps necessary to feel confident in their own positions. A study analyzing a resource scarce environment and the tendencies of female-owned companies to slowly develop in that context determined that oftentimes, women have the educational backgrounds to be able to develop strong contracts and starting points for their businesses, but a low risk-taking propensity ultimately causes their contract signings to limit long term developments in their organization (Ngoasong et al., 2018). They analyzed their

business development paths at different stages of the processes and determined that during formation and initial production, female business owners often sign to institutions through means of government and networking that give women the status of the “constrained gazelle” versus the male “survivalist” (Ngoasong et al., 2018, 44). This concluded nature of females to be less likely to take risk, whether it be purely instinctual or an element of established societal standards, is important to recognize in the step of empowering women as entrepreneurs. Additionally, it was found that women are more likely to give a customer a discount (price reduction strategies) and sell their products below asking price, leading to discouraging profit margins (Rezaei-Moghaddam et al., 2019). The general attitude of women asking below their asking price may have both modern cultural connotations as well as connection to traditional gender roles, and can be important to recognize when planning for the success of women-owned businesses (Rezaei-Moghaddam et al., 2019). This timid behavior emphasizes that women tend to devalue their worth in business. Developing confidence in their value and taking the risk based on their own assurance in their backgrounds will allow women to maximize the potential of their businesses and calls for the need of empowerment.

Empowerment

Although Costa Rica has recently seen an increase in women’s opportunities, societal inequalities persist. In order to address and mitigate these injustices (poverty, low education levels, etc.) women face in Costa Rica, the concept of empowerment must be explored and defined. FINCA International, a microfinancing organization that supports marginalized communities, with a specific focus on those living in poverty and women, defines women’s empowerment as “the process by which women gain influence and equal opportunity to pursue personal, social and economic endeavors, engaging in all parts of society on the same basis as men” (2021). On the global scale, there is a conflict of power by which historically women were suppressed, and that stigma provides extra hurdles for some important tasks, including: success in business, living conditions, vocalizing opinions, among others (Sharaunga et al, 2021).

In order to achieve that sense of empowerment in women, developments in a confident mindset through community support are essential. Because women are inherently at a disadvantage in society, they start off in a state of disempowerment, and require motivation in many areas of life (Sharaunga et al, 2021). Porter (2013) defines the development of gender equality as one of the critical methods for empowering women. Increasing gender equality involves interventions that improve the economic status of women and give women more and equal opportunities to leadership positions. Improving women’s access (and quality of) to education also contributes to women’s empowerment (Porter, 2013). Developing opportunities like education and giving women the confidence to grow into leadership positions will also allow women to achieve that mindset to push past challenges. Similarly, Sharaunga et al. (2021) studied business and finance empowerment strategies in South African communities to find the most effective measure of combating economic marginalization. They found that emphasizing the benefits of financial control and leadership from being heads of household left women less discouraged from their responsibilities and more inspired to take risks for success. Gaining that “can do” mindset from motivating women with their

potential opportunities has been really successful in this context and can parallel directly to the state of inequality in Costa Rica. Additionally, Overall, support by educational and motivational means will help women gain the empowered mindset needed to combat socioeconomic challenges.

To expand on these methods, it is important to reflect on how empowerment organizations have been creating and implementing initiatives with the main goal of supporting and providing women with the resources they need to grow both personally and professionally. These programs are usually characterized with a sense of unity and are driven by educational goals. One women's empowerment initiative that FINCA, Foundation for International Community Assistance, supports is their *Mujeres Poderosas* ("Powerful Women") campaign. *Mujeres Poderosas* is a blog campaign that calls attention to Latina accomplishments, with a special focus on women in business. By showcasing and highlighting the talents of successful Latina women, FINCA aims to inspire other women to achieve their own goals (LULAC, n.d.). The *Mujeres Poderosas* program provides women with concrete inspiration to do things like start their own business, follow their passions, and challenge societal roles and expectations. *Mujeres Poderosas* acknowledges the importance of fighting gender inequity and increasing women's access to education. Another women's empowerment initiative is the program *Strong women, Strong National Program*, which is an international initiative of Women for Women, that aims to help women gain social and economic skills to transform their life through education and by breaking the isolation women face in adversity (2022). Overall, we can see how these two organizations empower women through education and unity in different ways. Increased access to entrepreneurial education must later be examined more closely to understand its role in women's empowerment.

Examining opportunities for empowerment, especially in the current business context, must consider the growing influence that the COVID-19 pandemic will have on the success of their businesses, and their abilities to remain adaptable. COVID-19 caused failure to many small businesses in Costa Rica. Even though 200,500 microbusiness owners received government based financial support in 2020, 28,885 micro enterprises in Costa Rica still went out of business, raising the unemployment rate to 21.9%, a 10% increase in one year (Zúñiga, 2021). Furthermore, since Monteverde is so tourist oriented, the steep decline in tourism took out a lot of small businesses. Despite tourism being back to the way it was prior to the start of the pandemic now, the past year caused some serious detriment to that sector of business (Torres and Cantor, 2020). A study by Dy (2020) determined that following the pandemic, women are less likely to initiate entrepreneurial investments because of the risk associated. Now, given the detriment that COVID-19 has had on the small business sector of the economy, there is likely less propensity to take risk, and more of a need for empowerment. Furthermore, prior to the pandemic, women often took the roles of part time work, teachers, or other similar practices because they felt it was safer. However, following the course of COVID-19, part time work and other similar jobs are becoming sparser, increasing female unemployment (Dy and Jayawarna, 396, 2020). Unemployment and economic decline may set women up to be unable to take the steps to start their business, which further strengthens the need for economic empowerment. Reflecting on the current state of the world, this suggests that now, more than ever, it is

crucial to empower women to be comfortable starting their own businesses and provide them with the education and training on microbusiness structure and processes.

Microbusinesses

Whereas entrepreneurship is tricky to define as a complex measurement influenced by cultural, societal, and environmental impacts, microbusinesses are a subsection of organizations limited to the parameter of size. The Costa Rican Social Security Fund defined a microbusiness as not having more than 5 employees, which is the category that Monteverde Wholefoods falls under (Bermudez, 2014). According to the National Department of Trade and Industry, 94.8% of businesses globally fall under this category. Although these businesses play a large role in the entrepreneurial world, research shows that microbusinesses tend to fail relatively quickly, due to their nature of volatility (Greenbank, 2000). In order to effectively manage a microbusiness in Costa Rica, it is important to study size limitations, compare decision making strategies with the socioeconomic status of Costa Rican women, and understand current and local struggles and efforts being made by local micro-entrepreneurs.

According to a literature review on microbusinesses globally, microbusinesses only tend to last about two to three years due to lack of planning data, financial influences, and production (Lagunas et al., 2017). In order to understand part of the reason why growth is halted, it is important to understand the limitations brought about by the minute size of microbusinesses. A lot of the decision making is conducted by managers, and so is a majority of the lack of operational work (Greenbank, 2000). This suggests a lack of diversity in perspective, which could hinder the company's development. Additionally, alongside this idea, a study conducted analyzing a database of Mexican small businesses found that 45.2% of individuals were aware of the risks associated with starting their own businesses, therefore they decided to work alone to prevent other people from potentially hindering their success (Lagunas et al., 2017). In fact, 71% of global microbusinesses have zero employees (Greenbank, 2000). There are a lot of benefits in terms of entrepreneurial success that involve collaboration on a team. Besides the support from staff, they also lack a bit of academic support. Typically, only 7.3% of microbusiness owners carry out market research before beginning in their organization (Lagunas et al., 2017). This is often due to continuation of family or friends' businesses, in addition to the personal immersion in the operational work that gives the sense of confidence. The combination of these limitations due to the pure structural size of microbusinesses is important to consider and combat early on so a prospective entrepreneur doesn't succumb to the common faults in this business structure.

After acknowledging the limitations and possible shortcomings of microbusinesses globally, it is important to focus our perspective on how microbusinesses function in Costa Rica. microbusinesses in Costa Rica are called PYMES, which stands for Pequeñas y Medianas Empresas (Small and Medium size businesses). There are two different ways of defining a PYME. The Article 3 of Law No. 8262 of 2002 indicates that:

A PYME must be a permanent productive unit that has human resources, manages and operates them, under the figures of a natural person or

legal person, in industrial, commercial, service or agricultural activities that carry out organic agriculture activities ; and that it contributes to at least two of the tax, social and labor charges that exist in the country (Bermudez Carrillo L. 2014).

Essentially, in this case entrepreneurs are in a position to run the company, make important decisions and collect the gains or bear the losses due to their assumption of risk and their management (Ulgalde, 10, 2021). In Costa Rica, typically these microbusinesses have characteristics of high informality, low available volumes of certain raw materials, unfair competition, legal insecurity, difficulties in accessing credit, and lack of technical training. Despite some negative characteristics, this business has an important role in the economy of the country since they contribute 80% to the nation's employment, most of them working in the commerce and service sectors (Ulgalde, 11, 2021). After understanding PYME's background in Costa Rica, it's important to recognize the impact that these organizations have and the changes that should be taken to boost the economic status of many in the region.

It is important to understand the cultural context of women in Costa Rica and how those concepts may impact the decision making of individuals in the role of micro-entrepreneur. Looking at microbusiness owners from a global perspective, it was found the following were the three main components of decision making:

Table 1. 3 Main Components of Micro Entrepreneurial Decision Making. (Lagunas et al., 2017)

| | |
|---------------------------|--|
| Social Context | Education, employment, social structure |
| Individual Context | Learned behavior, beliefs, values, abilities |
| Economic Context | Personal/family-based needs |

These subcategories indicate the main objectives that are prioritized and the necessary background when helping an individual grow their small business. First, when starting off the business, following that same survey from the Mexican microbusiness database, the most frequent motives for starting a business were supporting a family income, improving personal income, and being overqualified for their current position. These concepts are crucial within the socioeconomic contexts of women in Monteverde and that idea of feminization of poverty. Additionally, it was found that if these micro-entrepreneurs are married, their propensity to grow their microbusiness over time is 1.24 times greater than that of a single person (Lagunas et al., 2017). This is increasingly important in Monteverde as women with families look towards developing their own businesses.

Besides their motives behind decision making, female PYMES in particular often face obstacles in starting their own businesses in Costa Rica. A study done in 2017 by the Observatory of PYMES of Costa Rica showed that of the 181 micro-entrepreneur interviewees, 79.01% of the women say that they started their business with their own money or money coming from family members (Rodrigues, Leiava & Castrejon, 2016).

This evident lack of resources from a financial standpoint can be a huge barrier for some truly capable and passionate women, since there are few combative efforts to raise funding for these opportunities. Additionally, it is exceptionally hard for young women to get involved in the workforce as well because of that financial barrier. Referring back to the study of microbusinesses in Mexico, there was a significant statistical correlation of a 1.05% increase of microbusiness growth for each year older a business owner gets (Lagunas et al., 2017). Comparing this to the PYMES study, they found that the most common range PYMES business owners fell into the age range of 35 and 49 years old, and the most successful business owners were above the age of 50 (Rodrigues, Leiava & Castrejon, 2016). This demonstrates the need for financial, educational, and preparational efforts locally in order to be able to impact the growth of female micro-entrepreneurs in Monteverde.

Entrepreneurial Programs

Entrepreneurship education and training are recognized by the 2009 Report of the Global Education Initiative of the World Economic Forum as imperative for the development and shaping of attitudes and skills in a rapidly changing society; entrepreneurship is considered one of the most important engines of economic growth (Dodescu & Badulescu, 2010). Educating people, especially women, on entrepreneurship through sustainable development programs is one of the most valuable investments for a State to make as it will encourage active citizenship and self-reliance (Karwati et al., 2018).

Women's empowerment is the key to increasing society's independence and to promoting sustainable development. A study that analyzed the effectiveness of women's empowerment programs through entrepreneurship activities implemented in Neglasari Village in Indonesia found that these programs can help:

- Promote equality in the entrepreneurship field;
- Improve the socio-economic status of women;
- Develop fulfillment and independence;
- Grow self-awareness and networking skills;
- Promote sustainable development in their communities (Dodescu & Badulescu, 2010; Karwati et al., 2018).

Studies performed in developed countries have shown that most women business owners come from educated and commercially experienced sections of the population. However, the small number of studies made in developing countries have shown that most women entrepreneurs are very poor, uneducated, and are involved in survival-oriented activities on the margin of the economy. Therefore, there is a need to widen access to entrepreneurship training in order to implement these programs in developing countries so that they can be used as a tool for women to build a better life and escape the feminizing poverty context explained previously (Idrus et al., 2014). Within the scope of our project, Monteverde Wholefoods could become a facilitator to this access as it already has a small network of women entrepreneurs and is looking to expand this network and empower them to grow in their small businesses.

Furthermore, successful female entrepreneurship programs highlight their potential impact on the local, regional, and national economy and focus on what skills they need to learn as women. Many entrepreneurship programs can be a very useful tool for those who want to start business, some of these programs do not address the real needs of entrepreneurs; therefore, it is important to also assess the attributes that entrepreneurs themselves consider most important when maintaining a successful business. Primarily, to understand what takes precedence in entrepreneurial development a study noted commonalities between a set of successful business leaders (Ting & Hatthakijphong, 2019). In administering a survey to 89 individuals (15 entrepreneurs and 74 aspiring entrepreneurs) in Taiwan, it was asked that the participants prioritize the following skills they have utilized in their professional development:

Table 2: Skills and their definition (Ting & Hatthakijphong,2019)

| Skills | Definition |
|--------------------------------|--|
| Technical | Capability to perform the needed tasks |
| Business Management | Necessary skills for running a business |
| Personal Entrepreneurial | Ability to build relationships with others to contribute to organizational success |
| Critical and Creative Thinking | Ability to innovate and make decisions |

They concluded that the main traits prioritized were business management and critical and creative thinking, whereas personal entrepreneurial and technical skills were, respectively, in third and fourth place. These conclusions align with the objectives and learnings from the entrepreneurship programs mentioned above, indicating that they can serve as an adequate framework to begin defining important entrepreneurship program goals, and start to analyze which can, and should, be prioritized when adapting entrepreneurship programs to the needs of women in Monteverde.

Besides entrepreneurial strategies as a whole, it is important to analyze where females specifically have demonstrated success in their small business owning success. A study of marketing strategies and habits of female entrepreneurs in Iran distributed a structured questionnaire to 307 rural entrepreneurial women concluded that the most successful methods for female entrepreneurs tended to be those that utilized direct contact and interaction with the consumer. The findings with respect to electronic-based advertisements illustrate how these women live and work in rural, generally disconnected environments (Rezaei-Moghaddam et al., 2019). This is important in the scope of Monteverde given its small size and remoteness in nature to adapt necessary communication skill planning for prospective entrepreneurs. A smaller-scale study also looked into electronic communications in female-owned businesses by focusing on the advantages and disadvantages of social media for micro-scale entrepreneurs marketing (Genç & Öksüz, 2015). It was found that several women found that social media served as a method of distributing information and pictures of their products quickly and at very

little cost. On the other hand, another woman drew attention to the larger amounts of competition that platforms like Instagram create since so many people have access to the website (Genç & Öksüz, 2015). From these two studies we can gain more insight into the different marketing strategies employed by women in their businesses and how online presences can positively affect customer outreach and product advertisement.

Business Model Canvas

A common tool used by entrepreneurship programs is a Business Model Canvas (BMC). The BMC is a one-page canvas that allows for the better visualization of the relationship between nine basic components of a business model, which are listed in the following table:

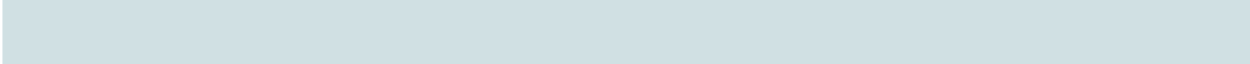
Table 3: Key concepts of a Business Model Canvas (Burkett, 2020)

| | | |
|-------------------|------------------------|-----------------|
| Key Partnerships | Customer Relationships | Channels |
| Key Activities | Customer Segments | Cost Structure |
| Value Proposition | Key Resources | Revenue Streams |

It assists the stakeholder when mapping, designing, and innovating business models (Hong & Fauvel, 2013). This canvas is considered a supportive and efficient guide for the entrepreneurial journey—including new and formed businesses—to recognize opportunities and changes in the market (Murray & Scuotto, 2016). Given that, we found it would be a good resource for this project as it could be shared with Monteverde Wholefoods, and possibly their suppliers and prospective entrepreneurs as a guide for solidification of a company as well as expansion and innovation

Although the Business Model Canvas is praised for its simplicity, there are also those who believe there are important categories lacking (Hong & Fauvel, 2013). A few studies were made regarding the effectiveness of the BMC. A case study in partnership with Paul Conway, the owner of a local butcher business, aimed to investigate how useful a BMC truly is from the entrepreneur's perspective. At the end, Paul stated the BMC was essential for this business progress as he made the right decisions based on reflections on the nine components of the canvas (Murray & Scuotto, 2016). Additionally, students in an entrepreneurship program emphasized the importance of the use of BMC as it assisted them when developing their own business plans. This study discussed variations of the BMC that were made considering categories that were lacking or enterprises with different goals than only profit, such as non-profit or social enterprises. They concluded that the original BMC should be used initially, and as the user gets more experienced with it they should look into variations that would better fit their businesses (Hong & Fauvel, 2013). With that we focused our research on the original BMC; however, we also looked for how the canvas could be filled out considering the importance of the impact of the business in the community as that is one of the main goals of Monteverde Wholefoods.

Burkett shows an interesting approach as she continues to use the original BMC for a social enterprise; however, she explains that for it to work there should be a



separation of “Impact” and “Commerce” in each of the nine components of the canvas. According to Burkett (2020, p.8), this will allow the business owner to better visualize the relationship between the two categories and allow them to better develop without jeopardizing one another as the business evolves. With that, our team decided to focus on the original BMC while also providing Burkett’s ideas in case Monteverde Wholefoods owners and entrepreneurs want to have an impact in their community as they form or innovate within their businesses.

Summary

The contextualization of injustices against women within Costa Rican society cannot be applied to the scope of our project without acknowledging their intersection with business environments. The rise of poverty levels and evident gender disparity continue to contribute to stark differences between success in female and male-owned businesses. In order to narrow this gap, women’s empowerment, in the form of increased education levels and financial support programs, is essential. Specifically in terms of entrepreneurship, success is strongly associated with their exposure to educational resources. These resources can range from various classroom materials, to teaching analytical skills, and further to active support systems. Implementing such programs can assist in the start-up of businesses, especially those under the microbusiness category. Such a predominant business structure in a small, locally developed community needs careful consideration in terms of efficacy, sustainability, and decision making to be adapted to the entrepreneurial programs that Monteverde Wholefoods aims to offer.

An understanding of the aforementioned information surrounding women and business better equips us to address Monteverde Wholefoods’ main objective of creating a space where aspiring female entrepreneurs can distribute their products and expand their businesses. The goal of our project was to develop an inventory of women’s empowerment initiatives to provide Monteverde Wholefoods with the necessary information to guide women through their business ventures. In order to achieve this goal, we developed direct and measurable objectives that could be completed through our selection of methodology.

Methods

Project Goal

The goal of our project was to develop a working guide for Monteverde Wholefoods that consists of an inventory of women's empowerment initiatives in the form of case studies to better communicate Monteverde Wholefoods' cause and values. Additionally, to achieve Monteverde Wholefoods' goal of empowering aspiring female entrepreneurs in Monteverde, we created a handbook that they can utilize for educating women in best business practices. Our methods have been shaped around the goal of addressing three main objectives:

1. Contextualizing the mission of Monteverde Wholefoods through internal perspectives
2. Identifying social programs and techniques implemented by women's empowerment initiatives
3. Documenting tactics and necessary actions taken by successful and prospective entrepreneurs

Our sponsor, Hazel Guindon, worked with us on this project throughout the term. The handbook of business development resources we provided to Monteverde Wholefoods will be used in conjunction with Hazel's marketing tactics as a guide for prospective entrepreneurs through the store. From this, we obtained information on how Monteverde Wholefoods functions as a business as well how local entrepreneurs operate their businesses.

Objective #1: Contextualizing the mission of Monteverde Wholefoods through Internal Perspectives

In order to equip the women working in Monteverde Wholefoods with the skills they need to evolve as business women, we developed our understanding of their needs, goals, background and areas for growth to determine how Monteverde Wholefoods can better support them. To obtain insight into these topics, we interviewed the three female staff members of Monteverde Wholefoods in conjunction with the information given to us by our sponsor and her business partner.

Interviewing the Monteverde Wholefoods Staff

The primary goal of interviewing the employees of Monteverde Wholefoods was to receive specific insight about their individual skills and aspirations. By gaining this background knowledge, we were able to better adapt our educational material to fit the needs and goals of other women in similar demographics. The interviews followed the semi-structured format, which involves preparing pre-written conversation guiding interview questions while still leaving the opportunity for more open-ended exploration of other topics (Wilson, 2014). In this context, the format allowed the workers to share

their own stories without being constricted to the questions we developed beforehand. The individual interviews with each member of the Monteverde Wholefoods' staff were scheduled through Whatsapp and conducted virtually. Virtual interviews were recorded through Zoom and then transcribed in Spanish using Microsoft Word and Google Pinpoint. The questions were centered around the staff's desired skills, their stories, products they want to sell, and educational materials that were the most useful to them (Appendix A). The following members of the Monteverde Wholefoods's team were interviewed:

- Monica Horner Conteno: Administrator and morning staff
- Dalila Borges Perez: Communication and evening staff
- Pamela Mendez Garcia: Pricing and accounting

As discussed in our literature review, the number of employees at Monteverde Wholefoods is small because of business laws and legislation and they are not currently looking to change this categorization of their business as it would alter how they run their business. Therefore, conclusions may be drawn about future employees, but might not be as representative of other females in business, or of Monteverde as a whole due to the smaller sample size. It was important to recognize the values and backgrounds of the staff to compare to suppliers, understand the female situation, and be aware of the resources and services found here at Monteverde Wholefoods.

Objective #2: Identifying social programs and techniques implemented by women's empowerment initiatives

In order to provide Monteverde Wholefoods with the tools they need to support women-based ventures, an examination of organizations that fund programs that inspire women, build their confidence, and break down societal standards and pressures put on them was needed. We created two case studies deemed useful within a given set of parameters detailed below to develop an inventory of external women's empowerment initiatives. The document analysis examined international women's empowerment initiatives, while the interviews were used to gain information on local women's-based initiatives.

Case studies are characterized as important methods, not because they provide large numbers of datapoints, but rather because they allow the researcher to evaluate complex situations and conditions (Yin, 2013). Case studies also give a holistic approach to a problem, where a deeper understanding can be developed about information collected over a longer period of time (Changeworks, 2017). Our use of case studies for empowerment organizations helped reduce bias by developing the ability to collect and receive multiple perspectives (Salmon, 2018).

Document Analysis of International Women's Empowerment Initiatives

General document analysis of international initiatives that parallel Monteverde Wholefoods allowed us to gain insight into the techniques and programs that organizations have implemented in order to raise women out of poverty or potentially

uncomfortable and dangerous situations in their family life. This also ensures we weren't confined to the organizations that had the time or resources to respond to a survey or interview. We learned the qualities of these organizations that have improved their longevity and ability to provide women with the confidence and resources they need to loosen the hold societal pressure has on them. The flexibility of this method accommodated changes as recent developments in our project goal were made prior to and during our time in Monteverde.

Primarily, parameters were set in order to select optimal resources with varying perspectives when choosing appropriate case studies. Monteverde Wholefoods is a locally-owned, vegetarian friendly organization that wants to create a guide and services for small and prospective local business owners to obtain the knowledge and learn necessary steps taken to expand their businesses beyond their current limitations. By combining these ideas with preliminary research and conversations with our sponsor we determined that all sources were based around:

- Economic Empowerment
- Women-run organizations

Additionally, in order to maintain that variety of perspectives, at least one source met the following criteria:

- Organizations that have been operating for greater than three years (in order to have both a pre and post pandemic perspective)
- Tourism-based economies
- Organizations located in communities with a rural population

Additionally, to locate our cases, search platforms and databases made available via Worcester Polytechnic Institute's (WPI) Gordon Library served as our primary resources for selecting the cases desired. Furthermore, consulting supportive broader search resources such as Google Scholar for peer-reviewed literature and even the Google search engine—for less formalized but possibly crucial contextual information—were of great assistance in supporting our claims, and defining which empowerment initiatives were and were not influential via our parameter justification.

However, possible constraints associated with this method were not ignored. Primarily, it is important to note that the parameters selected when considering a case study restricted the team's view when looking for relevant sources. Another common constraint within case studies is the inability to generalize sources due to the specificity of their design (Changeworks, 2017). In other words, the study's chosen participants and their experiences may not have always been applicable to our community of interest, women in Monteverde.

Documenting Local Women's-Based Resources

After we developed a working understanding of common qualities, goals, and methods of international women's empowerment initiatives, we needed to examine how local organizations with similar attributes functioned under the cultural context of

women in Monteverde. In order to achieve this, we documented different resources of organization in the surrounding area. Rather than developing criteria and parameters for which organizations we would contact, we collaborated with another group in our IQP cohort, those working with Monteverde Community Fund. This was to better understand the different processes for applying for grants through them. From this, we looked further into their website and researched their funding opportunities. We also researched the Instituto Nacional de la Mujer (INAMU), a national organization, through their official website.

We found recording this information to be the most appropriate method since we were looking for information about the organization in general rather than a specific experience or person. Despite the efficacy of this method, there were some limitations to consider. Considering our sponsor's and MCF's perspective of the organizations, they might not reflect the size or the opinion of a lesser-known empowerment initiative. Nonetheless, their ideas were successful, and important to consider when implementing empowerment strategies to our cause.

Objective #3: Documenting tactics and necessary actions taken by successful and prospective entrepreneurs

In order to effectively develop a guide for the employees of Monteverde Wholefoods and other prospective entrepreneurs in Monteverde about the steps taken and necessary attributes to succeed in the business world, it was important to analyze those of successful entrepreneurs of the past. In getting an accurate idea within the scope of population, culture, and socioeconomic status of the women in Monteverde, we needed to establish context by both directly speaking with successful business owners in the region and also studying trends and specific instances for small towns in Costa Rica as a whole. The following methods were performed in order to reflect this.

Interviewing Monteverde Wholefoods Suppliers

After learning the existing skill sets, education, and backgrounds of Monica, Dalila, and Pamela through our staff interviews, we conducted semi-structured interviews with Monteverde Wholefoods' list of female suppliers to learn more about the experiences of female entrepreneurs in Costa Rica. Through these two sets of interviews, we aimed to compare the abilities of aspiring female entrepreneurs and female entrepreneurs with established businesses and eventually created our educational material based on the knowledge and skills suppliers felt were necessary when starting a business. These semi-structured interviews were mostly conducted in person, recorded using the Voice Memos application, and then transcribed in Microsoft Word and Google Pinpoint. Through these interviews, we also wanted to learn more about the limitations and barriers female entrepreneurs face in Costa Rica as they begin their own businesses, as well as the different processes women went through during the legalization of their products. One constraint within our interview method was that we created a deliverable that reflected the specific skills of only those who we interviewed. We needed to acknowledge that a range of other women could work there in the future and the varying skills they may need. The questions were open-ended and follow-up questions were

developed after reviewing the directions our first interviewees took with their answers (Appendix B).

Interviewing Possible Business Owners

During our interviews with Monteverde suppliers, we asked each interviewee if they knew someone who was interested in or in the process of starting their own business. With this information, we scheduled more semi-structured interviews to learn about current business struggles and practices as more pandemic restrictions have been lifted and tourism has been returning to pre-COVID-19 levels (Appendix C). Although we obtained some of this information from our interviews with the Monteverde Wholefoods staff and their suppliers, we wanted to broaden our sample size and data, which included utilizing male perspectives in business. We first interviewed Wilbert Arias Martinez (Appendix D), owner of the restaurant *Nativo* in Monteverde and brother of Ingrid, one of Monteverde Wholefoods' suppliers who we previously interviewed, as well as Astrid Arias Martinez, Ingrid's sister.

Lastly, we spoke with a woman recommended to us by our sponsor, Xinia, who makes kefir and kombucha. She is currently making the products but doesn't have the resources to expand her business elsewhere. Our goal in communicating with her via semi-structured interview was to understand her limitations to better gather combative resources for women in her position.

One limitation within these interviews was that our interviewees were chosen solely because they had contacts with an already successful business owner, which could have created a bias and caused us to reach a very specific demographic. We cannot ignore that these interviewees may have had access to and connections within business practices in Monteverde, influencing the processes they went through and how they handled barriers they encountered.

Interviewing A Successful Entrepreneur of a Locally-Owned Businesses

We obtained the contact information of a restaurant owner in Monteverde through our interview with Ingrid, one of Monteverde Wholefoods' suppliers. This followed the same method of interviewing as mentioned our previous methods, a semi-structured interview, in order to allow us to steer the conversation in the direction we want it to go but allow the interviewee to provide useful insight we didn't see initially.

The goal of this interview was to learn more about how local business owners run their businesses and what strategies they apply in order to be successful and manage the market demand. We chose to separate this from Monteverde Wholefoods' suppliers in order to gain perspective on a business that functions independently from the store. Beyond what we researched about successful entrepreneurs, understanding first-hand what technical skills and attributes were necessary in Monteverde was crucial to cultural context and personal understanding of the scenario. For Monteverde Wholefoods, our final handbook encompassed strategies that appealed to the perspective of the business owner, which allowed us to immerse ourselves into the Costa Rican entrepreneurial context.

Findings and Discussion

Coding Methods

After transcribing our eleven interviews, we developed a coding guide to focus on the recurring themes we observed during transcription, which included familial ties, personal and professional skills, educational backgrounds, among other variables. We separated our interviews in three categories but maintained the same coding guide: Monteverde Wholefoods female suppliers, aspiring entrepreneurs, and Monteverde Wholefoods staff.

All interviewees and their respective product descriptions can be found in Appendix E. As mentioned previously, there are three women that make up the Monteverde Wholefoods staff: Monica, Dalila, and Pamela. In order to recognize and analyze the different and similar perspectives of each staff member, we developed and categorized an informative guide based on recurrent themes we noticed during our interviews. We then applied the same guide to the Monteverde Wholefoods suppliers and aspiring business owners to examine the intersections between each of these interviews. Overall, the themes were cyclic in the female development of a small business in Monteverde. The categories of information and their respective subsections are displayed in the following table:

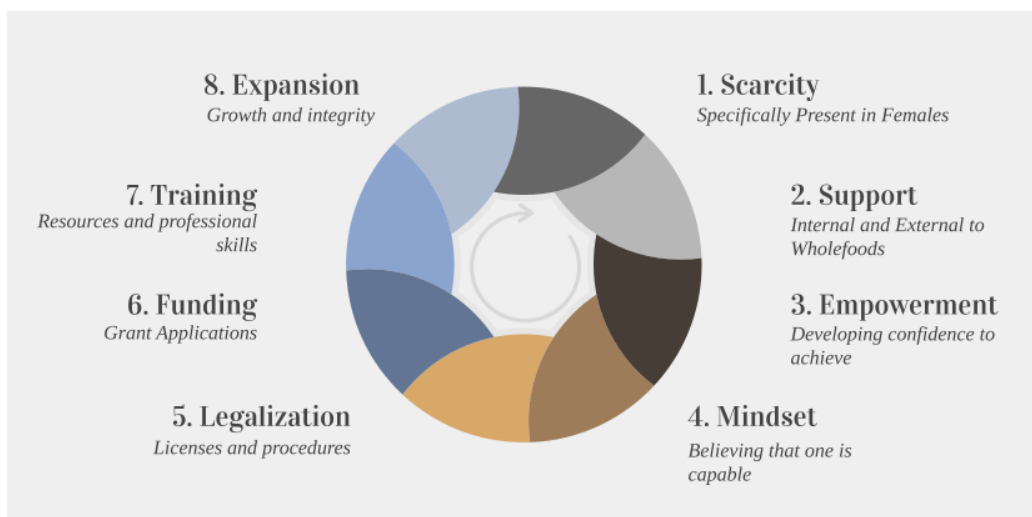


Figure 1: Categories and Subcategories for Coding

Scarcity

A common theme we saw in the start of the small business process is the idea of scarcity, or absence of resources particularly for women. Many of the employees at Monteverde Wholefoods come from resource scarce backgrounds and are using their experiences at Monteverde Wholefoods as a stepping stone in their own development. This originates from traditional gender roles present in Costa Rica, alongside responsibilities to the household, and many financial dependents, as we saw in our

preliminary research. Many of these resources that we saw lacking included finances, space, and time. This causes many of them to balance work at another job, and the dependence of a family, which ultimately discourages them from leaving their current work and fully investing into their businesses. Overall, understanding the concept of scarcity for females is important to contextualizing which limitations prospective entrepreneurs have.

Most predominantly, family was the one of the main drives and motivations for women when beginning to sell their products, and that could serve as both motivational and supportive to their business development. During the development of her business, Elieth's husband worked with her by performing some tasks that she couldn't since she is currently unable to hire an employee. On the other hand, Ingrid sought motivation from her family after finding herself in a difficult situation with her two daughters and was inspired to take a leap of faith. She started her own business to provide a healthy lifestyle for them while still maintaining her presence in their lives. She added that childcare is a strong consideration when starting a business; it is common for female entrepreneurs to incorporate their family's needs into how their business functions. We can see this emphasis on mixing business and homelife as many women reiterated the idea of wanting to work from home, to be able to tend to their responsibilities, as well as having their support. For example, Silvia held her business from home due to caring responsibilities with her ill parents. Having this convenience is attractive for aspiring entrepreneurs in similar circumstances so they feel more comfortable jumping into their projects. Xinia, for example, often does her work from home later in the day to tend to her family, and commit to her other job. Additionally, the processes of making kefir and kombucha require a certain amount of storage times, which may interfere with working a 9-5 schedule. In order to accommodate this hesitation due to scarcity of space and licensing their homes, processes to accommodate that were included in our deliverable.

Despite the support and motivation family may bring to business, there was a dichotomy as it provides limitations for prospective entrepreneurs, and the Monteverde Wholefoods staff. Pamela is a single mother of two young daughters and takes her children to and from school every weekday; therefore, she works in Monteverde Wholefoods during the evenings and studies accounting on Saturdays. She expressed her desire to keep studying, but her plans to move to San José were unfeasible as her daughters are growing up. Additionally, we can see a similar case with Dalilia, who moved from Nicaragua with her mother, four sisters and brother and started to work at Monteverde Wholefoods in order to help support her family. Although we expected the idea of scarcity to be connected to gender, we did not expect the relationship between business and household to be so strong, which has led us to form some of our handbook around methods to accommodate the balance of business and homelife.

Furthermore, due to financial scarcity, many women need to manage their projects with other work in order to support their family and fund their projects. From the interviews, we have seen two different ways to which this has manifested itself: fear of leaving their other work, and willingness to do everything they can in order to leave. Primarily, Astrid has no interest in taking out loans or quitting her job as a barista, because she finds comfort in her job's stability, in conjunction with other external goals like getting a house. Her approach is a step by step process of expansion that will allow her passion project to develop into a career. Many other people, however, are not as

interested in keeping their jobs, but feel trapped in their position. As Xinia does not qualify for loans and is uninformed regarding grants, she is maintaining the lifestyle of late-night work on her small business, and daytime work at her other job. However, just like many women, she is willing to risk quitting her job, given the proper resources. Ingrid is a prime example of someone who took that step. The priority of other employment is based around mindset and confidence in the current state of their businesses.

The scarcity present in the staff and entrepreneurs' lives can be related to the idea of "feminizing poverty" mentioned in the background, in which Costa Rican poverty has a strong correlation to the female gender (Chant, 2008). Moreover, some of their stories show the struggle women go through as women balance their careers with household responsibilities. This situation can complicate their professional development as it is more difficult to find the time and resources to invest in their own aspirations. All the women we interviewed are working towards defying the concept of "machismo" and to make a financial difference for themselves and their families, but many need the extra confidence from community support and empowerment to get into that mindset.

Support

After addressing scarcity, support is a driving force to which women start to be empowered in their own businesses. This support comes from a sense of community, which we see in Monteverde Wholefoods, and in Monteverde as a whole. Monteverde Wholefoods employees demonstrate respect, kindness, and close personal relationships with many of their clients and suppliers, which fosters a strong community building environment. Additionally, since Monteverde is such a small, close-knit town, there are many opportunities to make connections to grow and support one another. Overall, this sense of community will help people grow and see past their limitations for empowerment.

Primarily, it was evident that the kindness and interpersonal relationships formulated in Monteverde Wholefoods create a greater connection than that of a large scale-market relationship with suppliers. These ideas were echoed by all members of the staff, and many of the suppliers communicated feeling that connection as well. Monica claimed, "En realidad no son como clientes, sino son familia, creo que son parte mío y de todas son algo especial", which means that their clients are like family to them, and added that some of the big retailers' relationships are less personal; they sometimes underestimate the work of the Monteverde Wholefood's staff. Similarly, Xinia views Hazel as her sole business motivator. Hazel instilled confidence in her, reaffirming the quality of her product, and provided support whenever business difficulties arise. This connection was also emphasized by Ryan, who started selling her gelato at Monteverde Wholefoods due to her close relationship with John, one of Monteverde Wholefoods' co-owners. She communicated her graciousness towards Monteverde Wholefoods in helping get her business started during a trying time. Throughout our interviews and analysis, it was clear that several suppliers are appreciative for the community support they received from Monteverde Wholefoods when kickstarting and distributing products.

As a result of the bonds formed between suppliers and Monteverde Wholefoods employees, and based on the values displayed at the store, interviews demonstrated a tremendous amount of loyalty in the community of suppliers, staff, and customers. Monteverde Wholefoods' values revolve around quality, equality, a sense of home and community, which we see reflected by the staffs' own values and practices. Dalila and Pamela both commented on the impact quality of local product and service has on the relationship and loyalty of customers and suppliers. We saw the effect of this from Cinthia, a current supplier who makes her own pita bread and hummus, who demonstrated her loyalty when asked if she would sell in other stores "Me gustaría pero, eh, si, si fuera como competencia, eh, para Wholefoods, no." That is to say, Cinthia is willing to sell her products elsewhere, provided that it is not a competitor of Monteverde Wholefoods, which demonstrates an overall theme of customer loyalty.

Besides Monteverde Wholefoods itself, many also found immense support from the tight-knit community in Monteverde as a whole. For instance, Silvia's business was built with the help of two friends in the area who taught her how to produce her goods. She expressed immense appreciation for these efforts, and is much more comfortable given that aid from experienced employees. Cinthia's story is a bit similar, since the recipes and the permits were also given to her by the previous owner, and her main



Figure 2. Dalila, a Monteverde Wholefoods Staff member, at the register. Photo provided by Monteverde Wholefoods

focus has been expanding the business. Additionally, the strong sense of community in Monteverde was reiterated by Ryan when she said: "Yo creo que yo si yo hubiera empezado esta empresa en Chepe en San José, no hubiera surgido cómo ha surgido" which translates to, I believe that if I began my business in Chepe, San Jose, it would not grow like it did. This demonstrates the accessibility and the value the strong relationships with people in Monteverde add to these businesses, both with advice and by spreading word of one's product. Our findings are supported by literature on small communities with a big tourism drive. One

article compared whether it is best to start a business in a small or big city, and commented that the advantage to a big city is the desirability and access to clients (Waddicker, 2020). However, due to the touristic nature of Monteverde, they are able to attract that large clientele, while also possessing the small community benefit of close client relationships rather than the competitive, impersonal nature of big city business (Waddicker, 2020).

Empowerment

In order to transition from limitations and scarcity to having the mindset to be able to embark upon one's entrepreneurial journey, it is imperative that the focus is on empowerment. Empowerment is almost all encompassing of every step of our female

business owner model. Our deliverables included two case studies based on three separate women's empowerment organizations: the Global Goods Partners, the Women in Need Society, and the International Women's Coffee Alliance. We examined several organizations that function internationally to understand more about the techniques implemented that support, empower, and celebrate women. Our case studies are deliverables that exist to strengthen specific background on women's organizations across the globe and the many ways they financially and emotionally empower women.

When examining the Global Goods Partners (GGP) and Women in Need Society (WINS) in the context of our project, we compared some of the key goals of their programs with the goals of the female entrepreneurs we interviewed. The following excerpt from our first case study describes in detail the mission statement of the Global Goods Partners as well as its relevance to our project and interviews.

In order for an empowerment organization to be successful, a strong and clear mission must first be established. The Global Goods Partners (GGP) is a non-profit and social enterprise that works with women across Asia, Africa, and the Americas to provide opportunities and platforms where women can market and sell their handmade crafts, which we found most closely resembled the common types of products created in Monteverde. Their executive team is made up entirely of women, and their main goal is to create sustainable jobs for women, so they are able to support themselves and their families over a long period of time due to the income they receive from this program (Global Goods Partners, 2022). This allows women to take control of their own resources and income, a desire that was reflected in our interviews with female entrepreneurs who often cited being their own boss and creating their own hours as one of the main reasons they started their own business. Part of the success of this organization can also be attributed to their relationship with the United States market. Although the organization works with women from around the world, lots of their products are sold within the U.S., which requires knowledge of the demand and current market (Global Goods Partners, 2022). This ensures that the products Global Goods Partners are selling match the current wants of people in the U.S., contributing to the 'sustainable income' part of their mission statement.

We also examined WINS' Retail Ready Program, which serves as an education and training platform for women entertaining the retail industry (*Retail Ready By WINS*), similar to the stepping-stone role of Monteverde Wholefoods. By creating smaller programs, these organizations can set more attainable goals with localized resources, a method that may be attractive to Monteverde Wholefoods. This method is relevant to the needs of the Monteverde Wholefoods staff, since the program-type provides a safe, controlled environment where women can develop new skills and begin saving for future endeavors. Overall, the more complex analyses of these efforts can reflect beneficial methods and actions to be taken by Monteverde Wholefoods to empower their staff and entrepreneurs.

In our examination of the International Women's Coffee Alliance, IWCA, partnerships provided training through workshops in subjects such as general coffee activities, on-farm technical skills, financial literacy, project management, and business

skills, among others. As a result of these experiences, not only did many chapters see an improvement in product quality, but they also saw an increase in women's self-esteem and appreciation of their work. Based on the goals communicated by the staff overall in the subject of education, it would be interesting to see what Monteverde Wholefoods could work towards alongside this idea to help grow business skills for both the staff and suppliers. Furthermore, the programs and contests utilized by this organization are insightful when inspiring ideas for Monteverde Wholefoods. This is reflected in the following excerpt from our second case study:

The Association of Women Entrepreneurs of Family Agriculture of Vila Potões, IWCA's Brazil subchapter located in Espirito Santo, also took advantage of public national entities. However, it was the chapter leader, Jacqueline Uliana Dona, who went after existing training experiences from rural extension public entities, such as INACAPER, Sebrae, and Senar, and not the entities that reached out to support them like the Subchapter in Paraná. Jacqueline gathered a group of women in order to allow them access to training focused on diverse topics, such as administration, management, food production, technical skills, coffee classifications, and rural tourism. Both these subchapters have been able to make the most of public resources in order to increase women's self-esteem and the community's appreciation for women's work. Through our interviews, we found that Ingrid went to workshops given by Monteverde Institute, which allowed her to develop her business skills as she learned about empowerment, businesses, and customer service. Additionally, we found that most prospective entrepreneurs are not aware of the public resources that would allow them to further develop their skills and create connections. With that, it would be important to find those resources as they are more approachable than those provided by international organizations. (IWCA, n.d.)

Through both our preliminary and later research we found that many women were concerned with the financial barriers one faces when starting a business. Although this encouraged us to research local options for grants and funding, we also inspected the different ways international organizations funded endeavors that did not involve going into debt. We found that many organizations utilize contests and donors to distribute funds to women and communities in need:

The Global Goods Partners provide grants to the women and organizations they work with to help fund education, food supplies, health insurance among other things to support women and their families. This is made possible by the donations that the company receives from various foundations and funds which can be seen in their 2018 Annual Report (REF), as well as the revenue they make from their product sales. In 2018, the Global Goods Partners made \$58,462 in gross product sales revenue, about an \$80,000 increase from the 2017 fiscal year. This one variable that measures the success of this organization, considering the sales of women-made products sold from 2017 to 2018 stayed fairly consistent.

Within our interviews, we found in general the greatest barrier for most people

when gaining independence in their business was financing and money. The size of these organizations allows them to explore different ways of fundraising that may not be available to smaller groups like Monteverde Wholefoods. It was important to acknowledge this within our research, while still considering loans a secondary option, which led us to look further into institutions local to Monteverde that may offer funding alternatives.

This was also reflected in our research into the IWCA and their methods of funding projects for women in Guatemala:

Similarly in Guatemala, the IWCA chapter, in partnership with Guatemala's National Coffee Association (Anacafe), held yearly regional competitions in order to build awareness about grafting—combining the characteristics of different species of coffee to make an advantageous product—and new approaches towards rural economic empowerment. This competition, unlike the one in CRCC (another IWCA subchapter), had a prize for the winners which appealed to those outside the chapter's area of influence. For instance, a woman, along with her mother and friend, walked for four hours to the grafting competition after they lost their jobs as the plantation they worked on went bankrupt. Not only did they learn about grafting and were inspired by the winner's prize, but they also decided to perfect their grafting skills and create a business to graft for other farms. In both of these cases, these competitions motivated their members as well as coffee producers in the area to further develop their skills and inspired them to improve their products, and in some cases, to become entrepreneurs. According to our interviews, one of the biggest barriers most prospective entrepreneurs have is a lack of funding for their business. and many of them are not aware of the possible funding opportunities that could help them. (IWCA, n.d.)

These realizations led us to develop our research into both INAMU and the Monteverde Community Fund, which we explain more in the category of funding. Diving into international women's empowerment organizations was important in the scope of our project as we looked at the female mindset and perspective from our interviews, as well as the importance of gender equality in economic and human development, which we learned about during our literature review. Within our preliminary research we see similarities in that economic independence and control in one's life was an important method of empowerment in a case study done in South Africa, which matched the purposes of empowerment initiatives as well as the goals of aspiring entrepreneurs in Costa Rica. Our literature review also examines specific organizations such as *Mujeres Poderosas*, that hold similar values to our case study organizations. It led us to believe women tend to enter society in a state of disempowerment, which may be true on a societal level, but it is not always the case for Monteverde women. However, through our interviews we learned that many disempowered women, as a result of support and efforts like these, grew to believe a

healthy mindset is crucial to the success of one's business, indicating that formal and structured programs can foster the next step in the business growth model. Both our preliminary and our concluding research on empowerment, alongside what we learned from first-hand accounts from Costa Rican women, prepared us to make recommendations on how Monteverde Wholefoods can better assist aspiring female entrepreneurs.

Mindset

Following our exploration into empowerment, we looked into the mindset and confidence in women needed to take the more logistical steps in business development. Through our interviews with current and aspiring entrepreneurs, we learned that people are determined to find success in a project that they have a passionate personal connection to. Xinia claimed “Las barreras las ponemos nosotros, pero, a veces, hay que ser muy valientes y decir, ‘No. Puedo, y voy a poder, y lo voy a hacer, lo voy a lograr.’ Entonces, pues todas no todas las personas, no todas las mujeres, no pensamos igual, pero esa es mi mente...mi manera de pensar”, which translates to, “We put up barriers, but sometimes you have to be very brave and say, ‘No. I can, and I will, and I will. I'm going to do it, I'm going to achieve it.’ So, well, not all people, not all women, think the same, but that's my mind...my way of thinking”. This demonstrates her fearless commitment to her work, and confidence in herself. We saw this sense of self confidence in Ingrid as well, as she explained how she had to believe in herself during the hard financial times she went through in order to provide for her family through her business. This mentality got her far and opened the door to many opportunities that she wouldn't have otherwise had. We also see this idea from Ryan when she says she sees herself becoming the Ben and Jerry's of Latin America. This pure determination and connection to their work is the sense of empowerment needed to push past any female limitations from society.

Mindset became important throughout the development of our project as we realized its relationship with empowerment. Traditional gender roles in Costa Rica and even internationally tell us that women are in charge of taking care of children and the home, rather than embarking on individual financial development. As these gender roles have changed, the mindsets of women have also developed. This shift was reflected in both our interviews and our literature review. Oftentimes, the low propensity for risk taking in women looking to become entrepreneurs is connected to their lack of confidence in themselves and their skills (Dawson & Henley, 2015). The Monteverde women and entrepreneurs that we spoke to maintain their confidence in themselves and their products. This attributes to their success greatly, as the confidence allows them to take risks to overcome overwhelming tasks, such as the legalization process.

Legalization

Once it is clear that an entrepreneur has the mindset for success, the next step in growing a business is getting licenses to sell products. Although these technical procedures often act as an area of apprehension for women looking into starting their businesses, it is essential that these steps are taken prior to selling in stores like

Monteverde Wholefoods or elsewhere, and in order to be able to qualify for funding. From analyzing the personal accounts of entrepreneurs, we were able to direct our research to produce guides for each of the most commonly utilized legalization processes and provide points of contact for support in these endeavors.

First, from our discussion with many entrepreneurs, we have learned that there is a very common fear of the legalization step, as the process is so different for each different type of business. We see this in Astrid, as she expressed interest in taking her chocolate company to the branding and labeling level; however, she also mentioned that within that, she has no idea where to begin. Many prospective entrepreneurs feel this way, and it is even prevalent in some of the current entrepreneurs we interviewed. Individuals like Cynthia and Silvia, whose licensing procedures were done by previous owners, had no information or knowledge about it. The fear that these circumstances may be costly is often intimidating; however, insights from some interviewees personal experiences with licensing were incredibly valuable. Primarily, Elieth did not have as many labeling and health protocols as some others working with masks and fabric but she did endure the trademark process through her branding of Punctata™. According to her personal experiences, firstly, you must contact the organization to ensure your brand name is not already taken. A few months later, if approved, you are contacted for payment, which is around \$50 (USD). When all is finalized, between intermediate expenses, she said she paid about \$100 (USD). Despite the aid she received from her husband's lawyer, having a contact of someone who has experienced this process and being able to adequately budget, makes experiences like these a bit less overwhelming.

Furthermore, after speaking with Ryan about her licensing procedure, we discovered a lot of informative context for licensing specific to food products that will likely be applicable to many future Monteverde Wholefoods suppliers. We gained insight to three important elements of licensing: nutrition labels, food handling permits, and resale permits. Primarily, in terms of nutrition labels, from her experience making ice cream, a new application needs to be completed for each flavor, which adds up and becomes very costly. Therefore, recommendations can be made to focus on one or two specific products that reflect best quality and higher demand. Additionally, in terms of food handling, prospective entrepreneurs need licenses to produce and get their workspace verified. This is common for people looking to produce at their homes, and is a required step of action. Lastly, something Ryan mentioned is the need of having a resale permit in order to distribute products somewhere like a restaurant or supermarket. All of these food production permits are crucial for the majority of the products that can be sold at Monteverde Wholefoods. Oftentimes, the formal documentation is overwhelming to look through in terms of legal procedures; therefore, conversations like these are very important between current and future suppliers, and information is necessary for inclusion in our handbook.

From these personal accounts, we are able to create a collection of resources that give the guide to the following legalization processes:

- A quick web guide to registration with Hacienda, which is a tax return
- Website and offices for health permit, despite the lack of a quick guide
- Course information for a five-year food handling permit with the Ministry of Health
- Local town office information, like Puntarena, for trademarks like Punctata™

These resources were one of the sections in our handbook, entitled “Becoming a Business Woman”. Overall, we noticed this process was unique and overwhelming for many different entrepreneurs; however, we hope that this collection of resources can serve as a starting point that encompasses many of the legalization processes necessary to drive a business to the next step: funding qualification. We also must take into consideration that some of this process and guide are not updated after the change of process due to COVID-19, as mentioned by Wilbert, the owner of a new restaurant. Based in our literature about microbusiness, which state that microbusinesses often don't have employees or have a lack of diversity, and this tends to cause these businesses to fail, we can see how in this case having an external resource and support can help formalize this business and bring different perspective and educational support to them.



Figure 3. Elieth's Tailor Business, Punctata

Funding

Regarding the financial and resource scarce barriers in starting new businesses, preliminary research indicated many women are unsure where to start in receiving loans, donations, or grants. However, conducting our interviews directed our attention towards further document analyses and investigations of the resources mentioned. A combination of both the personal experiences alongside the logistical information regarding each resource will allow future entrepreneurs to be comfortable heading in that direction, and guide them to the next steps in applying. From gauging resource knowledge of the interviewees on this topic, we were able to reaffirm that many, in fact, were unsure where to start with this process and if there were resources that could help. As we interviewed people with already established businesses, we found some organizations that were incredibly supportive for them to overcome some of these barriers.

Primarily, *Instituto Nacional de Mujeres*, commonly known as INAMU, was the most often mentioned female grant organization for aspiring entrepreneurs. For

example, Elieth, a now successful seamstress, didn't have industrial sewing machines when starting her business. INAMU, however, helped to provide them for her with an entrepreneurial grant. Additionally, Ingrid participated in a contest from this organization to which she was awarded three million colones (almost \$5000) in equipment. Without these necessary tools to start and advance the business, they would have struggled to make a sustainable living and impact. This is the goal of prospective business owners like Xinia, who mentioned she was familiar with INAMU, but unsure of how the process of using their services worked. From these personal accounts, it was clear that more research needed to be done of this organization with such frequency in conversation.

INAMU is a government institution that promotes the effective exercise of the human rights of women in their diversity, as well as their autonomy, inclusion, empowerment, and non-gender violence. They have different programs to support women in these circumstances; however the most applicable program to women in Monteverde is the FOMUJERS, in which you don't need to be in a specific area or a certain level of economic scarcity. FOMUJERS funds businesses or programs that have been functioning for three or more months within the following categories:

- Women business organizations made up of three or more women
- Women organizations in defense of women's right
- Individual women with a business (*most applicable to Monteverde women*)

Within the business categories, they fund business in the following categories:

- Agroindustry
- Crafts
- Farming
- Livestock
- Services
- Textile

Their efforts run through all of Costa Rica, and aim to combat the feminization of poverty with female economic autonomy and professional and academic development.

Alternatively, we see the mention of a local organization, the Monteverde Community Fund, known as MCF. According to Ryan, the grant application process is quite complicated; however, she was able to receive donations from the MCF to gain materials during the height of the pandemic for her ice cream business. Therefore, among further research, we found the MCF is a local effort by which businesses in the nearby area donate to resource-scarce efforts that directly benefit the community. They have an annual grant program by which organizations and individuals can apply for the development of their businesses or projects. They are looking for applicants who fall under the following criteria:

- Innovative problem solvers
- Associations allied with nonprofits
- Strengthens outcomes for beneficiaries and implementers

- Influences a marginalized sector of the population

Given these attributes, they fund programs under the environmental, social/cultural, climate change, and smart economy categories. As far as female entrepreneurs are concerned, the wisest platform for their donations would fall under the category of smart economy. These include the following ideas:

- Promotion of increased education in small businesses
- Sustainable business practices
- Increasing enterprises in the informal sector
- Encouraging collaboration between efforts
- Adding value to products or services in the region

Although there are many other international endeavors, the most predominant ones locally that we focused on were INAMU and MCF. We encourage further research on similar organizations. In our deliverable, Monteverde Wholefoods has access to a more direct application guide. The following table assesses both organizations side by side to compare their processes and eligibilities:

Table 4: Comparison between INAMU and MCF

| INAMU | MCF |
|--|---|
| <p>Contest occurs once annually</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> ● Machinery, furniture and equipment ● Livestock ● Formalization procedures and certain permits ● Agricultural raw material and equipment ● Packaging, labels and marketing material <p>Application process:</p> <ul style="list-style-type: none"> ● Check qualification ● Get documentation ● Apply online <p>Ineligibilities:</p> <ul style="list-style-type: none"> ● You can't have salary job ● You can't reapply to the same category ● You can't apply if you got help from another government institution while applying. | <p>Contest occurs once annually</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> ● Acquisition of equipment ● Machinery ● Training sessions ● Consulting ● Materials ● Supplies ● Activities ● Remuneration of human resources <p>Application Process:</p> <ul style="list-style-type: none"> ● Letter of Intent ● Proposal <p>Ineligibilities:</p> <ul style="list-style-type: none"> ● Government businesses ● Businesses endorsing a certain political party ● Pure research ● Social assistance projects ● Requests for over 4,500 USD ● Religious efforts ● Unlicensed projects or services |

Training

After businesses are funded, there is opportunity to expand entrepreneurial skills through educational programs. While, in our entrepreneurial interviews, educational resources were not necessarily the most predominant service requested, many discussed skills they had learned by practice that they feel are important to others' entrepreneurial development. When it came to the skills the Monteverde Wholefoods' staff wanted to develop, the answers were different and based on their own aspirations; however, they all would like Monteverde Wholefoods to become a place with educational opportunities for themselves and suppliers to develop professionally. Comparing the skills and ideas

demonstrated by both parties alongside the background we have on women's education access in Costa Rica can allow for future recommendations about programs.

First, the Monteverde Wholefoods staff identified some major skills that they are looking to expand upon for their own benefit and to have the ability to help entrepreneurs working in the store. Moreover, they all want to keep improving their English skills due to the tourist demographic of the store, which is an effort Monteverde Wholefoods is currently implementing. More specifically, Monica wants to learn more technical skills about how to start her business, as well as website and blog creation for marketing. Similarly, from our interview with Ingrid, we learned that she took technical business practices at the Monteverde Institute. She was the only interviewee to take advantage of this educational resource, which could imply a lack of awareness about these courses. Additionally, Pamela and Dalila both want to learn about finances and have a deeper insight into interpersonal skills such as organization and responsibility. These business management skills are crucial to internal development and will assist the entrepreneurs starting to work at Monteverde Wholefoods.

Therefore, to ensure that the educational materials we created for our handbook are the most accessible and desirable by the staff, we needed to take note of their desired learning styles. Pamela stated "Practicando creo que es la manera que le que yo tengo más información que algunas cosas algunas dependiendo me gusta más trabajar sola por el hecho de que, eh yo como te digo, yo tengo hijas, tengo trabajo, verdad, entonces para sí ya son como trabajos grupales es un poco más complicado", in other words, she believes practicing is the way she can process more information, and she likes working alone since she has a complicated schedule because of familial responsibilities. Dalila shared this desire to work alone and on her own time and prefers to learn through workshops and videos that she could access from home. This was incredibly insightful, as we see all staff are willing to be adaptable with one overall desire to learn. On the other hand, Monica enjoys learning with dynamic exercises and would like to have a personal expression outlet where people can process their experiences and growth in an interpersonal way. In all, the Monteverde Wholefoods staff is eager to develop various skills. Additionally, from the retailer interviews, we gathered some common themes about skills they found helpful or demonstrated in their business practices. Another major area for opportunity falls under the idea of a market study. Research shows only 7.3% of microbusinesses perform market research before starting their organization. This can potentially jeopardize the progress of entrepreneurs as they start their businesses (Lagunas et al., 2017). This was also confirmed by Wilbert, who emphasized the importance of performing a market study, as understanding Monteverde's demand before investing in a business may lead someone on a path with no demand. Elieth experienced that firsthand. Her initial desire was to make sports clothes; however, she soon noticed that did not match the demand of the community. Elieth worked with an intern, from a nearby university, who performed a market study for her, to which she redirected her focus to making products with leftover fabrics and repairing clothes. Her new direction made her unique from other tailors in Monteverde. Therefore, exploring resources that can help prospective and established entrepreneurs perform a market study can be very valuable.

Furthermore, a literature review on microbusinesses over the world found that microbusinesses tend to last about two to three years, often due to a lack of planning

data, production, and financial resources (Lagunas et al., 2017). In Costa Rica, more specifically, microbusinesses tend to be very informal, have difficulties accessing credit, and lack technical training (Ulgalde, 2021). Both these sources emphasize the importance of education for the sustainability of a business. These skills match the interests of the Monteverde Wholefoods staff, as they all in some way feel they need more technical training. Existing entrepreneurial programs focused on women provide business training to (Dodescu & Badulescu, 2010) :

- Develop and sharpen different skills such as analytical, problem-solving, and creative thinking
- Improve knowledge on starting and maintaining a successful business
- Improve their ability to look for opportunities and transform ideas into actions

These programs would be beneficial to both the staff and prospective and established entrepreneurs. Therefore, it is possible to conclude from our research on entrepreneurial programs that exposing women to ideas for products and market development allows them to take advantage of the local economy.

Furthermore, when interviewing suppliers, we found that the most predominant skill demonstrated was innovation, as being adaptable was essential during the COVID-19 pandemic. Elieth, for example, was lacking business as clothes were not considered “essential” at the height of the pandemic. Therefore, she expanded her business further through mask production, which became her main income during the pandemic. Similarly, Ingrid explained how the pandemic forced her to search for different and less traditional ways to distribute her products in Monteverde, such as sending her bread through the mail. However, it was not solely because of the pandemic that these innovative traits started to show; many of the entrepreneurs demonstrated a pure desire to invent regardless of need-based situations. Cynthia, for instance, shared she is constantly inventing new types of hummus to expand her business and client base whenever resources are available. Overall, we saw how increased access to training and educational materials alongside adaptation to change breeds innovation, which we recognized as an essential skill for expansion and reaching a larger domain.

Expansion

One of the major goals we see demonstrated by members of the Monteverde Wholefoods staff and entrepreneurs is the idea of expansion, but while maintaining the importance of quality of product or service. For Monteverde Wholefoods individually, all of the staff demonstrated the common goal to expand, however many different ways of doing so were communicated. As far as entrepreneurial expansion, this often cycles business owners back to the idea of scarcity, as they do not have the resources to expand while maintaining their common idea of good quality and reputation, which completes the cycle we noted from our findings. Overall, from the data collected, the integrity of a product was one of the most important ideas demonstrated in all of the interviewing processes.

At Monteverde Wholefoods, everyone hopes to see the store expand in some manner; however, it is important for them to preserve the values and integrity of Monteverde Wholefoods. As Dalila told us, “Yo creo que lo veo más grande con más gente con más oportunidades de todo que se puedan dar y este yo creo que manteniendo

también lo mismo esto que tiene también los valores” which means she believes that Monteverde Wholefoods will grow and provide more opportunities in the future, while maintaining their values. They all had different ideas about the way Monteverde Wholefoods could go about this, but one common idea was the expansion of social media to reach a larger and broader population. This could include, as mentioned by Dalila, highlighting locally produced products. Additionally, Monica sees the store as an “educational experience”, in which people would be able to learn and develop important skills from first-hand experience, to which our deliverable could serve as a starting point. Furthermore, ideas such as product expansion and expanding locally farmed produce were also communicated by Dalila.

Similarly, the importance of integrity in business was also an unexpected aspect of our interviews with women in Costa Rica. We view integrity as a business owner’s pride in the quality of their products as well as their want and/or need to expand their business. In every single interview with both prospective and successful business owners looking to expand, all shared that the quality of their items took precedence over quantity. Silvia, for example, shared that she often spends a lot of time and money repeating and mastering new products before taking them to the market. She believes that she would rather sell less and spend more upfront than put her name on a product she does not have the utmost pride in. In addition, reputation over profit was also demonstrated by Cinthia as she took over the hummus business from her friend Amber. Her goal in taking over this business was to maintain the quality of the previous owner, before making profit. This selfless business ideology is what drives these women to ultimately have success in their business because they end up making a high-quality product that is respected by consumers.

Based on our documentation, using the business model canvas can be one of the ways businesses can illustrate the way they want to expand. A simple one-page canvas will allow an entrepreneur to directly state their goals, then design, innovate and discuss means to refine their business model. They can then move forward with a clear vision of their plan, the social impacts of their business, and how they can combat obstacles along the way. A more detailed illustration of how to do a business model canvas is included in our deliverable as a tool for education for the staff and suppliers of Monteverde Wholefoods.



Figure 4. Silvia’s Lavender Cookies. Photo provided by Monteverde Wholefoods

Recommendations & Conclusion

Our findings from our interviews with Monteverde Wholefoods staff, current suppliers, potential entrepreneurs, and one successful business owner, alongside our document analyses led us to recognize the areas in which Monteverde Wholefoods can assist their own staff, as well as female business owners in their current and future endeavors. We utilized the staff and potential entrepreneur interviews to better understand and assess the needs of Costa Rican women working in business environments. Then, we interviewed successful suppliers and entrepreneurs to learn more about the resources and experiences they felt were necessary when establishing one's own business. The following recommendations stemmed from our intensive research into different organizations in Costa Rica and legal processes for distributing products as well as the experiences and stories of female entrepreneurs in Monteverde.

Recommendations to Support Monteverde Wholefoods Staff

Through our interviews with the staff and case-study research, we have come up with a few recommendations on how Monteverde Wholefoods can better support their staff and their aspirations. One recommendation is to take **advantage of public entities, such as INAMU**, and seek out workshops for the different skills that interest the staff. As of today, INAMU is hosting remote workshops but there is no timeline to when they will resume in-person classes. However, the staff can access different courses in the INAMU platform *Aprende conmigo* and email the institution to be added to their directory. When someone is added to the directory, they will receive a newsletter with information concerning both online and in-person workshops at a later date. When exploring these courses, it is important to also take into consideration the staff's preferences when learning. From our interviews, we found that they prefer interactive materials and would like to be able to learn in their own time.

Another recommendation is to **create a place within Monteverde Wholefoods that serves as an outlet for them to discuss their current limitations and support one another** through confidence-building exercises. Monteverde Wholefoods can do this by having a regular program in which Monteverde Wholefoods becomes this discussion zone for the staff to share about their lives, aspirations, challenges, and whatever else they feel comfortable expressing. This will be an empowering, team-building learning experience where the staff could learn from each other, Hazel, and John about different ways to overcome their barriers, as well as what resources could be helpful. In addition, Hazel and John could learn more about the challenges their staff faces and how they can better provide assistance in their daily lives.

Additionally, it would be beneficial for the staff to learn about the Business Model Canvas. This would allow them to understand more about how to configure a business, which could be useful in case they want to start their own company, understand the future direction of Monteverde Wholefoods as a team, and support future suppliers. With that in mind, we believe it would be important for the staff to participate in the formation of the Monteverde Wholefoods Business Model Canvas. The diverse responses for the future direction indicate the benefit for a group discussion as they can

express their own ideas, hear each other's thoughts, and combine efforts to lead Wholefoods in the best possible future direction.

Recommendations to Support Current Suppliers

After our interviews with current Monteverde Wholefoods suppliers, we developed a set of recommendations for Monteverde Wholefoods to consider when supporting current suppliers. One recommendation we have is **to share the stories behind the products** in some capacity in the store. For example, they could print out small infographics and blurbs and display them on the shelves under the products to highlight female-made and local products in Monteverde Wholefoods. This way customers are exposed to the inspiring stories of each retailer, including their processes and backgrounds. The contact information of suppliers who feel comfortable could also be included on these labels for Monteverde Wholefoods customers to get in touch with them and purchase their products in ways that are independent of the store.

Another recommendation we have is **distributing the INAMU and MCF guidelines to the suppliers who may not be familiar with the process** since the funds can be used for expansion and/or permits. Some of this information is readily accessible in our handbook, so we recommend distributing the link to the digital version to current suppliers. Additionally, we recommend research on other potential international groups that suppliers could work with to obtain grants and funds. This recommendation provides entrepreneurs with alternatives to taking out loans, something both Monteverde Wholefoods and women in Monteverde want to avoid when starting businesses.

We also recommend that Monteverde Wholefoods **share the information that we have researched about business model canvases with current suppliers**. This research is provided in our literature review and background and we can also distribute the blank version of the canvas that is often used. This can be very valuable to entrepreneurs as a Business Model Canvas can help them better visualize the different sections of their enterprise and, therefore, find the best ways to expand and innovate while maintaining their integrity and values.

Recommendation to Support Future Suppliers

In order for Monteverde Wholefoods to support future or potential suppliers we have several recommendations to consider. First, they should **start by increasing their outreach to look for more suppliers** in the surrounding areas. This can be done in different ways. For example, Monteverde Wholefoods can use different marketing strategies on their Instagram such as sharing the stories of other suppliers and their products with the hopes of spreading their mission statement and reaching female entrepreneurs who may not be as familiar with the store and its goals. Monteverde Wholefoods' contact information could also be shared through other online platforms. Alternatively, creating a poster and displaying it outside of Monteverde Wholefoods and other public places such as the Monteverde Institute could be helpful in promoting rising products and stories. With Hazel's background in graphic design, this option will be attractive and captivating, so this method could be the most effective and

attainable at the moment. Using different strategies to attract more local businesses is essential for Monteverde Wholefoods to expand their vision and support the local community.

After reaching these future suppliers, Monteverde Wholefoods wants to make sure they can provide support and guidance for their business. There are two types of business that could potentially be working with Monteverde Wholefoods; businesses that already have a structure, and businesses that are in their beginning stages. Therefore, Monteverde Wholefoods needs to make sure they have available support and resources for the needs of both. Some strategies that can be implemented to achieve this are, to start, **teaching the Monteverde Wholefoods staff about the basics of different types of legalization processes**, especially the Hacienda registration which is needed to access most grants. Likewise, they should have a general knowledge and understanding of the other processes that are outlined in our handbook. Secondly, **Monteverde Wholefoods can share the contact information of other suppliers that went through similar processes and struggles or share their stories as a form of inspiration** for the suppliers who don't feel comfortable providing their contact information. Additionally, **Monteverde Wholefoods could provide educational material about the business model canvas** which will be helpful for both types of businesses since they can either have a visual of their potential business or of the way they could expand. Furthermore, Monteverde Wholefoods can share the information and guidance they have about grants to businesses that are already established. Lastly, Monteverde Wholefoods can **perform a market study** to understand the post-COVID-19 and tourist economy and discover different areas or potential places their suppliers could collaborate with. These different strategies could help start and grow businesses in different areas as well as expand Monteverde Wholefoods' support.



Figure 5: Inside Monteverde Wholefoods



Conclusion

Throughout our project, we aimed to better our understanding of the struggles that women in Monteverde experience when trying to establish their own business, as well as examine the resources to support entrepreneurs when distributing their products. We developed an interactive digital handbook that documented the stories of successful female entrepreneurs, legalization processes, funding programs and applications, and business model canvas guide. We also created two case studies surrounding different women's empowerment initiatives to provide Monteverde Wholefoods with insight into the different programs and strategies that can be used to help women thrive in their communities and create lasting social impact. Our research and interviews are intended to assist Monteverde Wholefoods in better supporting women exploring the business environment in Costa Rica who may lack the confidence in their products or the knowledge to navigate legal processes on their own. In turn, we hope that the research and material provided will help Monteverde Wholefoods be a part of that support network in Monteverde.

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Appendices

Appendix A: Semi-Structured Interview Questions - Monteverde Wholefoods Staff [Spanish and English]

English:

1. Please tell us about yourself and how you came to work at Monteverde Wholefoods?
 - a. Where did you work before Monteverde Wholefoods?
 - b. How long have you been working at Monteverde Wholefoods?
 - c. What previous jobs have you had or is Monteverde Wholefoods your first job?
 - d. Do you currently have or have plans in the future for a family?
2. What are your personal goals? (5-10years)
 - a. What personal qualities do you think are important for people in business fields to have?
 - b. *We've talked to Hazel about your English classes and were wondering if there were other technical skills you were looking to improve/learn for your career in business?
 - c. What other kinds of skills would benefit employees at Monteverde Wholefoods that have different responsibilities/positions than you?
 - d. [If they want to start their own business / go back to school] Are there any financial reasons as to why you haven't gone back to school or started your own business?
 - e. How do you learn best individually?
 - i. What kind of instructional materials do you like?
 1. (Prompting for active learning vs. passive learning)
 - ii. How much time are you looking to commit to improving those skills?*
 - iii. Do you feel you learn better individually or by working with others?
3. Can you describe your experience as a woman in Costa Rica in general?
 - a. And as a woman in Costa Rica in business?
 - i. How do you feel modern society views women in Costa Rica?
 - b. What are the biggest challenges you think women face in Costa Rica (business and non-business related)?
4. What do you envision for the future of Monteverde Wholefoods?
 - a. What do you think Monteverde Wholefoods's role in the community is?
 - b. What kind of direction do you see Monteverde Wholefoods taking in terms of:
 - i. Products
 1. How is Monteverde Wholefoods different from other grocery stores in Monteverde?
 2. Do you ever shop at Monteverde Wholefoods? What products would you buy?

- ii. Services
- iii. Community Engagement
 - 1. What kind of relationship does Monteverde Wholefoods have with its customers?
 - a. What kinds of people shop at Monteverde Wholefoods
- iv. Monteverde Wholefoods role as a Tourist Spot
 - 1. Discuss changing the name of Monteverde Wholefoods
- c. What kind of relationship does Monteverde Wholefoods have with its suppliers?
- d. Can you talk a little bit about the work environment of a microbusiness in Costa Rica/How the store functions with a smaller number of employees?
- 5. How often do you use social media? How do you think Monteverde Wholefoods could use social media to reach more customers in Monteverde?

Spanish:

1. ¿Puedes presentarte y hablarnos sobre tu trabajo en Monteverde Wholefoods?
 - a. ¿Cómo empezó a trabajar ahí?
 - b. ¿Ha tenido algún trabajo anteriormente?
 - c. ¿Dónde trabajó anteriormente?
 - d. ¿Por cuánto tiempo ha trabajado ahí?
 - e. ¿Tiene actualmente o tiene planeado en el futuro tener una familia?
2. ¿Cuáles son sus metas personales? ¿En dónde se ve en 5 o 10 años?
 - a. ¿Qué habilidad o herramientas le gustaría aprender o mejorar para tu trabajo en Monteverde Wholefoods o cualquier trabajo en el futuro?
 - a. ¿Qué cualidades personales y profesionales crees que son importantes para las personas en los campos de negocios?
 - b. ¿Qué otras habilidades podrían beneficiar a los trabajadores de Monteverde Wholefoods en otras posiciones?
 - c. *Hablamos con Hazel sobre tus clases de inglés y nos preguntábamos si había otras habilidades técnicas que buscabas mejorar/aprender para tu carrera en los negocios.
 - d. ¿Para usted, qué tipos de materiales educativos funcionan mejor?
 - i. ¿Qué tipo de materiales le gusta más? (Videos, Juegos, Ejercicios, documentos)
 - ii. ¿Cuánto tiempo desea comprometerse a mejorar esas habilidades?*
 - iii. ¿Sientes que aprendes mejor individualmente o trabajando con otros?
3. ¿Puede describir su experiencia como mujer en general en Costa Rica?
 - a. ¿Y como mujer de negocios en Costa Rica?
 - i. ¿Cómo cree que la sociedad moderna ve a las mujeres en Costa Rica?
 - b. ¿Cuáles son los mayores desafíos que cree que enfrentan las mujeres en Costa Rica (negocios y no relacionados con los negocios)?
4. ¿Puede describir su visión del futuro de la empresa en 5 o 10 años?
 - a. ¿Cómo te gustaría que se viera Monteverde Wholefoods en el futuro?
 - b. ¿Qué tipo de camino quieres que Monteverde Monteverde Wholefoodss

- tome en términos de :
- i. Productos
 1. ¿En qué se diferencia Monteverde Wholefoods de otras tiendas similares en Monteverde?
 2. ¿Alguna vez compras en Monteverde Wholefoods? ¿Qué productos compraste?
 - ii. Servicios
 - iii. Participación con la comunidad
 - iv. ¿Qué rol quieres que Monteverde Wholefoods tenga en su comunidad?
 1. ¿Qué tipo de relación tiene Monteverde Wholefoods con sus clientes?
 - a. ¿Qué personas compran en Monteverde Wholefoods?
 - v. El rol de Monteverde Wholefoods para turistas
 1. Discutir el cambio de nombre de Monteverde Wholefoods
 - c. ¿Qué tipo de relación tiene Monteverde Wholefoods con sus contribuyentes?
 - d. ¿Puede hablarnos un poco sobre el ambiente de trabajo de una microempresa en Costa Rica / cómo funciona la tienda con una cantidad menor de empleados?
5. ¿Con qué frecuencia utilizan las redes sociales? ¿Está o estaría interesado en usar las redes sociales para expandir su trabajo/negocio?

Appendix B: Semi-Structured Interview Questions - Monteverde Wholefoods Suppliers [Spanish and English]

English:

1. Can you tell us a bit about yourself?
2. How did you start your business?
3. How was your business affected by COVID-19?
4. What do you think were some limitations you encountered when starting your business?
5. What are some of the tools and skills that helped you improve or start your business?
6. Did you have to take any loans? (Or if you do not feel comfortable answering: Was money a barrier for you when starting your business?)
7. In your opinion, what are some other common barriers for women in Costa Rica when starting a business?
8. Do you have any other job or any other source of income?
 - a. If so, how do you balance the two?
9. What was the process of legalization of all of your products?
 - a. Can you describe the process that you got your permit through?
10. What were the main obstacles you encountered?
 - a. What would be something you would do differently?
11. Do you have any advice for someone that wants to start their own business?

12. Do you know anyone in the area that is looking at starting their own business?
13. What is your experience as a businesswoman in Monteverde?
14. Would you like to expand your business?
 - a. What do you think are your main limitations to expanding your business?
 - b. What do you need in order to grow your business?
 - c. What is your plan for the future of your business?
15. What is your relationship with the Monteverde Wholefoods staff like?
16. How did you start working with Monteverde Wholefoods?
 - a. Do you work with other stores outside of Monteverde Wholefoods?
17. What value does Monteverde Wholefoods bring to your business?
18. Will you be willing to distribute local production elsewhere?

Spanish:

1. ¿Puedes hablar un poco de usted?
2. ¿Cómo empezaste tu negocio?
3. ¿Cómo se vio afectado su negocio por el COVID-19?
4. ¿Cuáles crees que fueron tus limitaciones al iniciar tu negocio?
5. ¿Cuáles son algunas de las herramientas y habilidades que le ayudan a aumentar o iniciar su negocio?
6. ¿Tuviste que tomar algún préstamo?(si no se siente cómoda contestando: fue dinero una barrera para empezar su negocio)
7. En tu opinión, ¿cuáles son otras barreras para las mujeres en Costa Rica cuando comienzan un negocio?
8. ¿Tiene algún otro trabajo o algún otro ingreso?
 - a. Si es así, ¿cómo equilibrar estos dos?
9. ¿Cómo fue el proceso de legalización de todos sus productos?
 - a. Puedes describir el proceso por el cual consiguió su permiso de venta?
10. ¿Cuáles fueron los principales obstáculos que tuvo?
 - a. ¿Qué sería algo que harías diferente?
11. ¿Tiene algún consejo para alguien que quiera iniciar su propio negocio?
12. ¿Conoces a alguien en las áreas que esté buscando iniciar su propio negocio?
13. ¿Cómo es la experiencia como empresaria en Monteverde?
14. ¿Te gustaría expandir tu negocio?
 - a. ¿Cuáles cree que son sus principales limitaciones para expandir su negocio?
 - b. ¿Qué necesitas para crecer tu negocio?
 - c. ¿Cuál es tu plan para el futuro? 5-10 años?
15. ¿Cómo es su relación con el personal de Monteverde Wholefoods?
16. ¿Cómo empezaste a trabajar con Monteverde Wholefoods?
 - a. ¿Vendes tu producto en cualquier otra tienda?
17. ¿Qué valor aporta Monteverde Wholefoods a su negocio?
18. ¿Estaría dispuesto a distribuir la producción local en otros lugares?

Appendix C: Semi-Structured Interview Questions - Prospective Business Owners [Spanish and English]

English:

1. Tell us about yourself
2. What inspired you to want to start your business?
3. What steps have you taken to start your own company?
4. What are the limitations you have to start your business?
5. What are some of the tools and skills that would help you start your business?
6. Would you like to take a loan?
7. Do you know any program that could help you with financing?
8. In your opinion, what are other barriers for women in Costa Rica when starting a business?
9. Do you have any other job or any other income?
 - a. Do you want to quit your other job or did you prefer to balance the two?
10. How much do you know about the permits you would need for your products?
11. What are your plans for the future? 5-10 years?
12. Do you know someone in the area who is looking to start their own business?

Spanish:

1. ¿Puedes hablar un poco de usted?
2. ¿Qué te inspiró a querer abrir tu negocio?
3. ¿Qué medidas has tomado para abrir tu negocio?
4. ¿Cuáles son las limitaciones que tienes para empezar tu negocio?
5. ¿Cuáles son algunas de las herramientas y habilidades que le ayudarían a iniciar su negocio?
6. ¿Le gustaría tomar algún préstamo?
7. ¿Usted conoce algún programa que te podría ayudar con el financiamiento?
8. En tu opinión, ¿cuáles son otras barreras para las mujeres en Costa Rica cuando comienzan un negocio?
9. ¿Tiene algún otro trabajo o algún otro ingreso?
 - a. ¿Quiere dejar su otro trabajo o prefería equilibrar los dos?
10. ¿Cuánto sabe sobre los permisos que necesitaría para sus productos?
11. ¿Cuáles son tus planes para el futuro? 5-10 años?
12. ¿Conoces a alguien en las áreas que esté buscando iniciar su propio negocio?

Appendix D: Semi-Structured Interview question with Successful Entrepreneurs of Locally-owned Businesses [Spanish and English]

English:

1. Can you tell us a bit about yourself?
2. How did you start your business?
3. What inspired you to start your business?
4. How was your business affected by COVID-19?

5. What do you think were some limitations you encountered when starting your business?
6. What are some of the tools and skills that helped you improve or start your business?
7. Did you have to take any loans? (Or if you do not feel comfortable answering: Was money a barrier for you when starting your business?)
8. Do you have any other job or any other source of income?
 - a. If so, how do you balance the two?
9. What was the process of legalization?
10. What were the main obstacles you encountered?
 - a. What would be something you would do differently?
11. Do you have any advice for someone that wants to start their own business?
12. Do you know anyone in the area that is looking at starting their own business?
13. What is your experience as a businessman in Monteverde?
14. Would you like to expand your business?
 - a. What do you think are your main limitations to expanding your business?
 - b. What do you need in order to grow your business?
 - c. What is your plan for the future of your business?

Spanish:

1. ¿Puedes hablar un poco de usted?
2. ¿Cómo empezaste tu negocio?
3. ¿Qué te inspiró a abrir tu negocio?
4. ¿Cómo se vio afectado su negocio por el COVID-19?
5. ¿Cuáles crees que fueron tus limitaciones al iniciar tu negocio?
6. ¿Cuáles son algunas de las herramientas y habilidades que le ayudan a aumentar o iniciar su negocio?
7. ¿Tuviste que tomar algún préstamo?(si no se siente cómoda contestando: fue dinero una barrera para empezar su negocio)
8. ¿Tiene algún otro trabajo o algún otro ingreso?
 - a. Si es así, ¿cómo equilibrar estos dos?
9. ¿Cómo fue el proceso de legalización?
10. ¿Cuáles fueron los principales obstáculos que tuvo?
 - a. ¿Qué sería algo que harías diferente?
11. ¿Tiene algún consejo para alguien que quiera iniciar su propio negocio?
12. ¿Conoces a alguien en las áreas que esté buscando iniciar su propio negocio?
13. ¿Cómo es la experiencia como empresario en Monteverde?
14. ¿Te gustaría expandir tu negocio?
 - a. ¿Cuáles cree que son sus principales limitaciones para expandir su negocio?
 - b. ¿Qué necesitas para crecer tu negocio?
 - c. ¿Cuál es tu plan para el futuro? 5-10 años

Appendix E: Table of Suppliers and Prospective Entrepreneurs and their Business

| Name: | Product: | Aspiring or Established |
|--------------------------|--------------------|--------------------------------|
| Ingrid Arias Martínez | Bread | Established |
| Ryan Smith | Ice cream | Established |
| Cinthia Brenes Araya | Humus | Established |
| Silvia Villalobos Loría | Bakes Vegan Goods | Established |
| Xinia María Araya Leiton | Kombucha and Kefir | Aspiring |
| Astrid Arias Martínez | Chocolate | Aspiring |
| Wilbert Arias Martínez | Restaurant Nativo | Established |
| Elieth Coto Mora | Punctata | Established |

Appendix F: Semi-Structured Interview Consent Scripts and Institutional Review Board Approval

WORCESTER POLYTECHNIC INSTITUTE

100 INSTITUTE ROAD, WORCESTER MA 01609 USA

Institutional Review Board

FWA #00030698 - HHS #00007374

Notification of IRB Approval

Date: 12-Jan-2022

PI: Sarah Strauss

Protocol Number: IRB-22-0289

Protocol Title: Monteverde Wholefoods Women's Empowerment Model

Approved Study Personnel: Tang, Dayna~Strauss, Sarah~Damon, Mackenzie L~Rocha, Giulia H~Mutsaku Fierro, Ndenda M~

Effective Date: 12-Jan-2022

Exemption Category: 2

Sponsor*:

The WPI Institutional Review Board (IRB) has reviewed the materials submitted with regard to the above-mentioned protocol. We have determined that this research is exempt from further IRB review under 45 CFR § 46.104 (d). For a detailed description of the categories of exempt research, please refer to the [IRB website](#).

The study is approved indefinitely unless terminated sooner (in writing) by yourself or the WPI IRB. Amendments or changes to the research that might alter this specific approval must be submitted to the WPI IRB for review and may require a full IRB application in order for the research to continue. You are also required to report any adverse events with regard to your study subjects or their data.

Changes to the research which might affect its exempt status must be submitted to the WPI IRB for review and approval before such changes are put into practice. A full IRB application may be required in order for the research to continue.

Please contact the IRB at irb@wpi.edu if you have any questions.


English:

We are a group of students from Worcester Polytechnic Institute in Massachusetts. We are currently working with Monteverde Wholefoods to help them learn more about female entrepreneurs and common business practices in Costa Rica. Ultimately, our research gathered will allow Wholefoods to serve as an educational and professional development source for aspiring new female business leaders locally.

Consent: Your participation in this interview is completely voluntary and you may withdraw at any time. We would also like to know if you would permit us to use your name or if you would like to keep your identity confidential. Do we have your permission to record this interview? Your participation is greatly appreciated.

Spanish:

Somos un grupo de estudiantes del instituto politécnico de Worcester. Estamos ahora trabajando con monteverde wholefood para ayudarlo a aprender más sobre el emprendimiento femenino y prácticas comunes de negocios en Costa Rica. En última instancia, nuestra investigación permitirá que Wholefoods sirva como una fuente de desarrollo educativo y profesional para las empresarias a nivel local.

Consentimiento: Su participación en esta entrevista es completamente voluntaria y puede retirarse en cualquier momento. También nos gustaría saber si nos permitiría usar su nombre o si desea mantener su identidad confidencial. ¿Tenemos su permiso para grabar esta entrevista en Zoom? Tu participación es altamente apreciada.