

© 2006 The International Indigenous Journal of Entrepreneurship, Advancement,
Strategy and Education

No reproduction, in part or in full, or storage by any means, without the prior permission
of the publishers

Indigenous Enterprise In The Social Context: The New Zealand Indigenous Entrepreneur

Alex Maritz
Australian Graduate School of Entrepreneurship
Swinburne University of Technology
Melbourne, Australia

ABSTRACT

INTRODUCTION This study involves a review of New Zealand indigenous entrepreneurs, whereby the proposition of work-life balance is examined. The New Zealand indigenous entrepreneur is an opportunity based entrepreneur, opting for social integration of work-life balance versus wealth creation.

METHOD The study introduces a two-tiered research focus on indigenous lifestyle entrepreneurs; incorporating GEM Aotearoa (2005) data and empirical analysis from the Thompson (2002) entrepreneurial character theme questionnaire. GEM Aotearoa included 2002 DIGIPOL surveys, and the second-tier included the distribution of a web-based Surveypro questionnaire to 211 indigenous entrepreneurs.

ANALYSIS A quantitative analysis of the two-tiered research process was carried out primarily using SPSS and inferential statistics techniques. GEM (NZ) analysis made use of statistics and tabulations in line with international GEM guidelines, whilst the entrepreneurial character theme analysis involved the development of a themed scorecard.

RESULTS New Zealand indigenous entrepreneurs rank decisively high on social entrepreneurship factors of independence and lifestyle, and correspondingly low on the motive to increase personal wealth.

CONCLUSION Implications include recommendations to synergise the independence motive with wealth creation by enabling the leadership associations in New Zealand indigenous entrepreneurs. The paper creates a framework for additional research in the field of social and lifestyle entrepreneurship across cultures and ethnicity.

Keywords: Indigenous Entrepreneur, New Zealand entrepreneur, lifestyle entrepreneur.

INTRODUCTION

The aim of this paper is to evaluate the nature of indigenous lifestyle entrepreneurs in New Zealand. Lifestyle entrepreneurs are those indigenous entrepreneurs who have commenced a business venture to take advantage of a business opportunity; opting for work-life balance versus wealth creation (Maritz, 2004). Despite enjoying the highest rates of entrepreneurial activity in the developed world (OECD specific), New Zealand indigenous entrepreneurs rank dismally when it comes to wealth creation (Frederick, 2004). Whilst 17.6% of New Zealand's indigenous adult population is involved in creating new business ventures, only a small proportion are true wealth creators (GEM 2005). In fact, The MAZARZ (2005) study indicates that only 1 in 10 Kiwi indigenous entrepreneurs represent high growth entrepreneurs (those start-up businesses that will employ more than 20 employees in the next 5 years). New Zealand indigenous entrepreneurs exhibit tendencies of "tall poppy syndrome", feeling the pressure to cloak their wealth (Frederick, 2004). We therefore propose that the New Zealand indigenous entrepreneur typifies an individual seeking independence and personal freedom, as opposed to increasing personal wealth.

The purpose of the study is to empirically examine the proposition of the work-life balance, whereby Kiwi indigenous entrepreneurs identify independence as a primary motivator enabling the creation of new ventures. We introduce a two-tiered approach, analysing data from the Global Entrepreneurship monitor (GEM); together with data from the character theme questionnaire (Thompson, 2002). Character themes are evaluated as personality attributes that define our normal and expected behaviour. These themes form our inner psychological core and define things we do most readily and instinctively. Included are the reasons for entrepreneurial motivation, prioritising of opportunities and enabling resources. An adaptation of the character themes include extremes from mastery and creativity (innovation and entrepreneurship) to woo and relator (non-entrepreneurial themes). The themes are depicted in Table 1. We commence with an overview of the New Zealand indigenous entrepreneur followed by an introduction to GEM data; and discussion on the entrepreneurial character themes as described by Bolton & Thompson (2004).

We identify key differences between Maori and the general entrepreneurial population in New Zealand, it is however outside the ambit of this paper to analyse differences between these sectors regarding lifestyle motivations. We concentrate only on the lifestyle motivations of the indigenous/Maori sector within New Zealand.

ENTREPRENEURIAL CHARACTER THEMES

The New Zealand Indigenous Entrepreneur

Bolton & Thompson (2004) define the entrepreneur as, "a person who habitually creates and innovates to build something of value around perceived opportunities." Our understanding of the lifestyle entrepreneur does not deter from this whatsoever, but we add a dimension of work-life balance. The lifestyle entrepreneur therefore opts for a

balance between independence and the creation of personal wealth. The importance is the degree of balance, as lifestyle entrepreneurs may well create substantial wealth, coupled with their own optimal work-life balance.

At 17.7% of the adult population, New Zealand's "total early-stage indigenous entrepreneurial activity (TEA)" is the highest amongst developed countries. This benchmark uses the GEM methodology. The kaupapa of GEM Aotearoa New Zealand amongst others, uncovers factors that are associated with Maori entrepreneurial activity. We interchange the use of indigenous, Aotearoa and Maori as meaning the same thing. GEM Aotearoa identifies that there are 56,000 Maori entrepreneurs amongst the 444,000 entrepreneurs in New Zealand. There are 46,000 Maori amongst the 409,000 opportunity entrepreneurs in New Zealand and 8,000 Maori amongst the 32,000 necessity entrepreneurs. At 25 per cent, Maori have doubled the rate of general population (13.1%) in expecting to launch a start-up in the next three years yet 6.5% of Maori own and operate established businesses compared to 10.8% in the general population. Only 37% of Maori entrepreneurs survive 42 months compared to 62% in the general population.

The TEA prevalence comprises opportunity (OE) and necessity entrepreneurs (NE). GEM defines the NE as a person who has started a business because he or she 'had no better choice for work'. The OE is a person who has started a business to take advantage of a business opportunity. The distinction between NE and OE is important because it determines the primary motive for participating in the start-up: are they willing volunteers (OE) or do they feel forced by circumstances (NE)? Relevance to this study is the opportunity entrepreneur, as we are evaluating independence as a motivator; characteristic of the opportunity entrepreneur (Maritz, 2004). GEM (2005) identifies 83% of Kiwi indigenous entrepreneurs as being opportunistic, with only 1 in 12 Kiwi indigenous entrepreneurs being necessity entrepreneurs. GEM reveals the motives for opportunity entrepreneurs entering into ventures, and this study is primarily concerned herewith.

Henricks (2005) asserts that not everyone starts a business for financial gain. He estimates that close to 90% of entrepreneurs appear to be motivated by lifestyle more than money. Despite acknowledging the difficulty in separating entrepreneurs and lifestyle entrepreneurs, he states the most common motivation of the lifestyle entrepreneur as being a fierce desire for independence. This includes the desire to work for themselves, and run a business that would fit around their lifestyles and ages.

Toward studying the motives for entering into new ventures, we apply an adaptation of the Thompson (2002) character theme questionnaire. The questionnaire depicts twenty character themes, with associations of inventor, Entrepreneur, Leader, Entrepreneur enabler and Non-entrepreneur. The associations are represented in Table 1.

Character themes to evaluate entrepreneurial orientation

In defining the features and attributes of entrepreneurs, Morrison (1998) outlines various typologies that researchers have developed, and poses key questions, including whether a

clearly defined entrepreneurial personality actually exists. Deakins (1996) and McClelland (1961) among others argue against the possession of inborn characteristics, and it is apparent that personality traits per se do not adequately define an entrepreneur: the context of entrepreneurial activity is as important as their characteristics. This context could include significant social influences such as family background, peer influence and discomfort with large bureaucratic organizations (Morrison, 1998).

Bolton and Thompson (2004) suggest that entrepreneurship is interplay between talent, temperament and technique. Burns (1999) believes entrepreneurs have prioritized, relevant learning, which is an ingredient of one of four key entrepreneurial principles. Buckingham & Coffman (1999), commenting on the findings of the Gallup studies on entrepreneurship, group talent into three life-themes: striving talents that explain the why of a person; thinking talents that explain the how of a person; and relating talents that explain the who of a person. While Bolton & Thompson (2004) agree, they feel that a more complex combination of factors is involved. In the debate whether gifts of talents are innate or not, they suggest that talent is like a seed which can be developed in the right environment. This is a nature-nurture model, incorporating the Gallup framework of life themes, where facets of entrepreneurial characteristics are developed through structured and unstructured learning experiences. These themes are role rather than personality focused, and are clustered around talent and temperament, which are in turn nurtured by technique. Thompson (2002) associates 20 character themes around combinations of Inventor, Entrepreneur, Leader Enabler and Non-entrepreneur. In this paper, this model is used to profile New Zealand entrepreneurs.

These 20 character themes are depicted in Table 1. Column 1 indicates the applicable entrepreneurial association and column 3 a brief definition of terms.

Table 1 Character themes to evaluate entrepreneurial orientation

Association	Character Theme	Definition
Inventor	Mastery	Basking in expertise others don't have
Inventor + Entrepreneur	Creativity	Constantly buzzing with ideas
Entrepreneur	Opportunity taking	Engaging and taking on perceived opportunities
Entrepreneur	Urgency	Real drive to get on with things now
Entrepreneur	Performance orientation	Setting milestones and measuring progress
Entrepreneur	Networking	Developing a set of potentially valuable contacts
Entrepreneur + Leader	Focus	Concentrating on the task in hand, staying on course
Entrepreneur + Leader	Time focus	Setting, engaging and meeting deadlines
Entrepreneur + Leader	Ego	Wanting to make a recognised difference

Entrepreneur + Leader	Courage	Determination in the face of setbacks
Entrepreneur + Leader	Team	Getting the right people together
Leader	Strategic	Seeing a clear route forward
Leader	Envisioning	Communicating a strategy to others
Leader	Empowering	Getting people to accept responsibility for things
Leader	Influencing	Getting people to take things on, to provide resources
Entrepreneur enabler	Developer	Seeing and encouraging potential in others
Non-entrepreneur	Systematic	Enjoying detail, systems and procedures
Non-entrepreneur	Disciplined	Enjoying structure and organisation
Non-entrepreneur	Woo	Winning others over and enjoying their approval
Non-entrepreneur	Relator	Preferring to work with trusted colleagues

Source: Thompson (2002: 3)

These 20 themes provide a useful picture of the different facets of entrepreneurial characteristics, from inventor and leader to enabler. They also describe non-entrepreneurial features, so that a balanced profile of New Zealand indigenous entrepreneurs can be evaluated.

METHODOLOGY

The research problem is the determination of the proposition of work-life balance, whereby Kiwi indigenous entrepreneurs identify independence as a primary motivator enabling the creation of new ventures. The two-tiered approach consists of GEM Aoteroa and empirical data to determine propositions of lifestyle entrepreneur's independence and character themes. The two tiers are integrated to add relevance and reliability to the findings.

GEM Aotearoa (2005) data includes a 41 country entrepreneurship research consortium, represented in New Zealand by the Centre for Innovation and Entrepreneurship, Unitec New Zealand. The primary author is an executive member of the GEM (NZ) research team. Data is analysed from the Digipol GEM 2005 Adult Population Survey Questionnaire (NZ), distributed to a representative population of 2002 working age New Zealanders. Approximately 360 variables are coded, and analysed using SPSS. Particular reference is made to variables regarding motives for entrepreneurial activity, opportunity entrepreneurs, wealth creation and independence. Global codings are registered for international comparisons across these variables. Gem Aoteroa New Zealand (2005) is the largest ever survey of entrepreneurial activity amongst an indigenous community in the world.

The second-tier of the research process includes the distribution of the character theme questionnaire. An online Surveypro questionnaire was administered to 167 respondents (sample of 211), identified as start-up entrepreneurs by the GEM New Zealand programme. The questionnaire was an adaptation of the Thompson (2002) questionnaire, identifying a twenty point individual character theme. Each question describes behaviour that would typify the presence of a particular character theme. Respondents were prompted in the form of a 5 point Likert scale, and evaluation included empirical imputation of SPSS v2. Respondents and character themes were ranked according to average scores, represented by descriptive statistics, including score ratings, item means, standard deviation, kurtosis, factor means and discriminatory analysis. Construct reliability and inferential statistics include evaluation of the Cronbach's alpha, representing item-scale correlation.

RESEARCH FINDINGS

Realisation, response and representation of results

The sample of 211 indigenous entrepreneurs is from a data set of 354 entrepreneurs identified in the GEM (2005) process. Realisation, response and representation of results identify appropriateness for the current research project. The applied tailored design approach (Dillman: 2000) resulted in a favourable response rate from 167 indigenous entrepreneurs, indicative of a seventy-nine per cent response rate.

GEM data analysis

In response to being asked to identify the most important motive for pursuing a new business opportunity, New Zealand indigenous entrepreneurs identified greater independence as the core motive. The independence motive ranked almost 3 times higher than the motive to increase their personal wealth. 66% of New Zealand indigenous entrepreneurs rate independence as their primary motive for entering new ventures, with only 28% wishing to increase their personal wealth. When comparing these findings internationally, New Zealand indigenous entrepreneurs rank decisively high on the independence motive, and correspondingly low on the motive to increase personal wealth. This is in line with literature identifying New Zealanders as leading the stakes in entrepreneurial activity, but lagging in the field of wealth creation (Frederick, 2004). The international comparisons regarding these two variables are depicted in Figure 1. We also include a variable regarding the maintenance of income; however, the first two variables are pertinent to this study.

Another distinguishing characteristic of New Zealand indigenous entrepreneurs is that they employ less full and part-time employees than the global average, indicative of lack of ambition (regarding growth in employment). MAZARS (2005) identify the ambition of entrepreneurs over the longer term, with the global high growth entrepreneurial rate at less than 10%. New Zealand indigenous entrepreneurs rate modestly in this regard, indicative of a small percentage of Kiwis wishing to be high growth entrepreneurs. This however only represents 12% of New Zealand's indigenous entrepreneurs. When asked if

they expect to make a profit out of the new venture, 92% of New Zealand indigenous entrepreneurs expressed such a desire. Other than Argentina (developing nation), New Zealand rank second highest in the GEM universe on this variable. This is despite a 3:1 ratio of independence to wealth creation preference. One can only assume that they have high profit expectations, but have a preference to independence. The price paid is thus a lack of individual wealth creation. Furthermore, this finding may be indicative of lack of personal leadership, possibly “talking the walk, but not walking the talk.” As such, it seems that New Zealand indigenous entrepreneurs have high wealth creation expectations, but lack the leadership, motivation and ability to realise these expectations. Figure 2 depicts the profit expectation of New Zealand indigenous entrepreneurs.

FIGURE 1 Independence and wealth creation as entrepreneurial motives

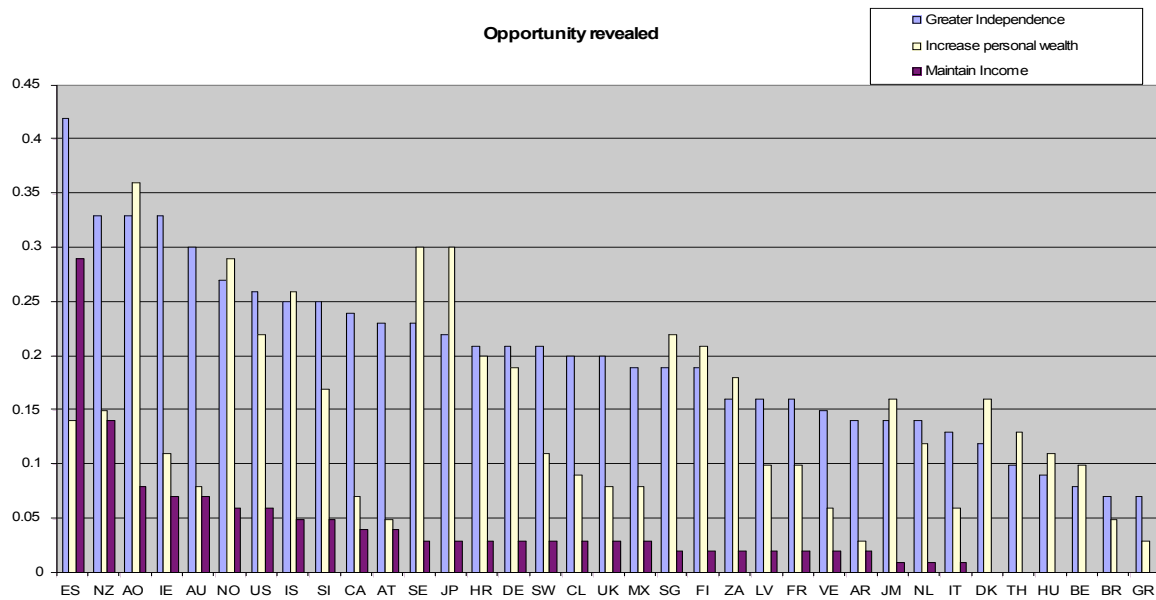
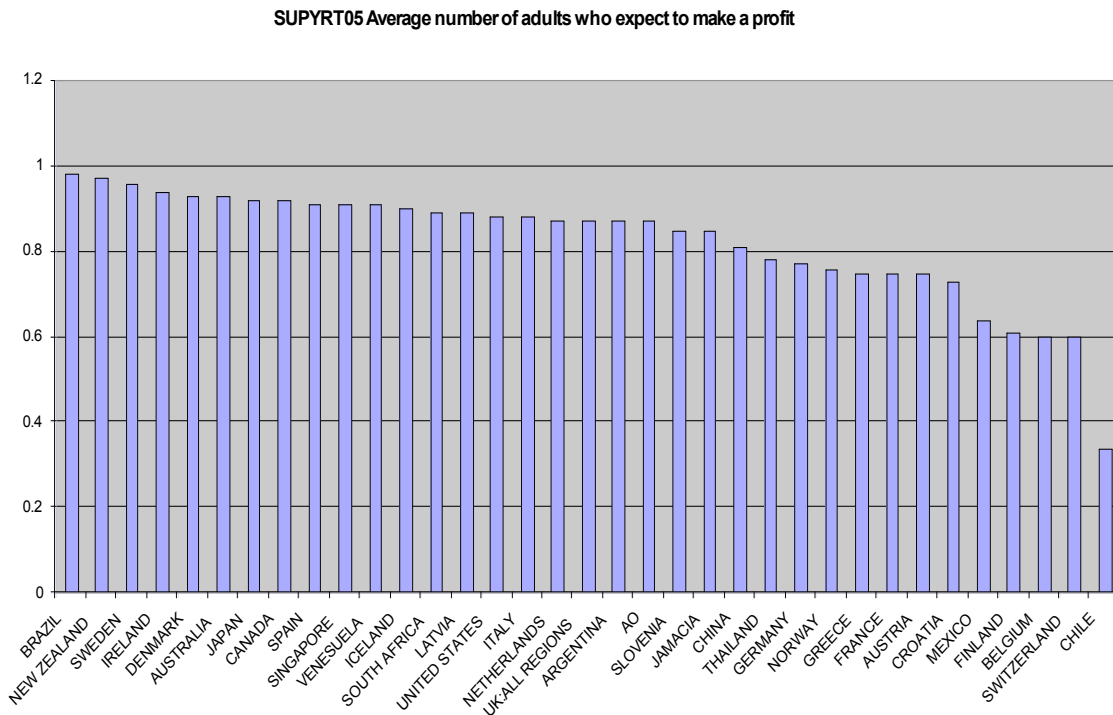


FIGURE 2 Profit expectation from entrepreneurial ventures



Entrepreneurial character theme analysis

Table 2 depicts score ratings (column 3) from 167 indigenous entrepreneurs. Character themes are depicted in column 2, with associated entrepreneurial associations in column

1. Columns 3 and 4 depict item means and standard deviations; column 6 the factor mean (association), and the 7th column depicts the overall factor ranking. The final 2 columns depict the use of Croanbach's alpha as a construct reliability measure. Item-scale correlations include the alpha should the item be deleted. The Cronbach's alpha of 0.74 for the construct is appropriate for the study on hand.

TABLE 2 Entrepreneurial character theme scorecard

Association	Character Theme	Score Rating	Item Mean	Standard Deviation	Factor Mean	Factor Rating	Item-scale correlation	Alpha if item deleted
Inventor	Mastery	11	3.39	0.870	3.37	6	0.20	0.73
Inventor + Entrepreneur	Creativity	7	3.53	0.977	3.53	3	0.51	0.70
Entrepreneur	Opportunity taking	1	4.28	0.873	3.54	2	0.34	0.71
Entrepreneur	Urgency	18	3.15	1.495	3.54	2	0.40	0.71
Entrepreneur	Performance orient	12	3.38	1.141	3.54	2	0.48	0.69
Entrepreneur	Networking	13	3.37	1.101	3.54	2	0.51	0.70
Entrepreneur + Leader	Focus	6	3.55	1.132	3.41	5	0.57	0.69
Entrepreneur + Leader	Time focus	4	3.59	0.725	3.41	5	0.50	0.70
Entrepreneur + Leader	Ego	20	3.03	1.137	3.41	5	0.29	0.72
Entrepreneur + Leader	Courage	10	3.40	0.972	3.41	5	0.44	0.71
Entrepreneur + Leader	Team	8	3.52	0.826	3.41	5	0.33	0.72
Leader	Strategic	16	3.16	0.884	3.16	7	0.54	0.70
Leader	Envisioning	15	3.17	0.991	3.16	7	0.57	0.70
Leader	Empowering	17	3.15	1.115	3.16	7	0.11	0.73
Leader	Influencing	14	3.22	0.952	3.16	7	0.17	0.73
Entrepreneur enabler	Developer	2	3.61	1.144	3.61	1	0.27	0.72
Non-entrepreneur	Systematic	9	3.48	0.943	3.43	4	0.08	0.73
Non-entrepreneur	Disciplined	19	3.06	1.144	3.43	4	0.37	0.79
Non-entrepreneur	Woo	3	3.60	0.624	3.43	4	0.14	0.73
Non-entrepreneur	Relator	5	3.56	0.890	3.43	4	0.41	0.71
Construct descriptive	<i>n=167</i>		3.39	0.995			0.74	

Item analysis identifies the dominance of certain character themes within the defined sample. On extreme scales, the dominant character theme is opportunity taking;

associated with the entrepreneur. The least dominant theme is that of ego, exhibiting their lack of wishing to make a difference. Whilst the New Zealand entrepreneur ranks high on engaging and taking on perceived opportunities, strong people and relationship elements; they rank dismal regarding selection and leading. The lack of dominant character themes such as ego, urgency, discipline and empowerment are indicative of the lifestyle entrepreneur. The next strongest theme is that of empowering, associated with the development of other entrepreneurs. This is linked to social entrepreneurial tendencies, linking energy, edge and execution (Welch, 2001). Social tendencies may well be correlated to lifestyle themes, which identify an area for additional research.

The strong woo and relator character themes are associated to the link of entrepreneurial independence, hence associated to the lifestyle entrepreneur. The lifestyle and independence motive is associated with enjoying the approval of others, preferring to associate with trusted colleagues and friends. The lack of leadership themes is evident of the link to inability of creating employment and wealth. This is also associated to the link of high independence, not having the leadership inclination to create wealth. Leadership character themes of strategic, envisioning, empowering and influencing all rank in the bottom quartile of orientation responses. The lack of the discipline character theme is also indicative of willingness or ability to create wealth, opting for independence. The independence motive is linked to the lifestyle entrepreneur through desire of not being influenced by others in one's ideas or conduct.

The total lack of the ego character theme is indicative of New Zealand indigenous entrepreneurs wishing to cloak their wealth (tall-poppy syndrome). The ego character theme is linked to the lack of achievement motivation (Langan-Fox & Roth, 1995). The entrepreneur + leader construct identifies a contrasting response, despite a factor rating of 5. Time focus may be attributable to the importance of the work-leisure trade off; with lifestyle entrepreneurs portraying preference for leisure and quality of life activities. High focus responses are indicative of the leisure desire, despite ambiguity regarding the profit motive. Overall, the developer character theme portrays dominance due to the association of the desire to develop ventures that best suite the lifestyle expectation of the entrepreneur. The entrepreneur association follows, which correlates to GEM findings of the high prevalence of New Zealand indigenous entrepreneurs. Maori are associated with the ability of spotting opportunities, yet rank dismally when it comes to the exploitation of such opportunities. This is correlated by the profit motive, whereby New Zealand indigenous entrepreneurs are ambitious (wealth creation), yet do not develop ventures actually creating such wealth. The inventor + creativity construct identifies the creative aspect of the entrepreneur, followed by non-entrepreneurial associations of systematic, disciplined, woo and relator. These themes are most often associated with the lifestyle entrepreneur.

CONCLUSIONS AND IMPLICATIONS

The integration of the GEM Aotearoa (2005) data and empirical investigation support the desire for independence in New Zealand indigenous entrepreneurs. Greater independence motives correlate with high responses on character themes such as woo, time focus, developer and relator. Despite high responses on the opportunity taking theme, New Zealand indigenous entrepreneurs expect to create more wealth than they actually do. This is primarily attributable to lack of leadership associations, lacking themes such as strategic, envisioning, empowering and influencing. The desire to opt for lifestyle and independence may be attributable to a cultural dimension of cloaking wealth (tall-poppy syndrome). One may presume that the adage of the social entrepreneurship surpasses the desire to create wealth and employment.

The MAZARS report (2005) indicates that 12% of New Zealand indigenous entrepreneurs portray ambitious tendencies, wishing to employ in excess of 20 employees within the next 5 years. Such entrepreneurs do not significantly portray lifestyle motives. Their motive is primarily personal wealth creation, whereas the majority of New Zealand entrepreneurs are motivated by greater independence. Maori have twice as many independence-driven entrepreneurs as wealth-driven entrepreneurs. A recommendation would be to synergize these two polars, integrating independence and wealth creation. Enabling this synergy includes development of the leader character themes. Enhancing themes such as strategy, envisioning, empowering and influencing may well facilitate venture creation and development.

Implications include motivating New Zealand indigenous entrepreneurs toward creating wealth. Such initiatives include role model activities, government interventions to stimulate export growth, and incubator type facilitation to nurture entrepreneurial ventures. Additional research is recommended in analysing the lifestyle expectations of Maori as compared to general population entrepreneurs. Further research is required across larger entrepreneurial networks throughout New Zealand; identifying core motives and psychological themes enabling venture creation and development. Cognisance must however be taken of the quality of life desire of New Zealanders, coupled with the independence and lifestyle motivation of New Zealand indigenous entrepreneurs.

REFERENCES

Arkebauer, J. (1995). *Golden Entrepreneurship*. McGraw-Hill.

Bolton, W & Thompson, J. (2004). *Entrepreneurs – Talent, Temperament, Technique*. 2nd Edition, Butterworth.

Bolton, W & Thompson, J. (2003). *The Entrepreneur in focus – achieve your potential*. Thompson.

Buckingham, M. & Coffman, C. (1999). *First, break all the rules*. Simon and Schuster.

Burns, T. (1999). *Break the curve: The entrepreneur's blueprint for small business success*. International Thompson Business Press.

- Clifton, D. & Harding, R. (1986). A statistical analysis of the psychometric properties of the SRI entrepreneur interview. *Gallup Report*, September.
- Clifton, D. & Nelson, P. (1996). *Soar with your strengths*. Dell books.
- Davies, J. (2001) *The Eddie Stobart story*. Harper Collins.
- Deakins, D. (1996). *Entrepreneurs and small firms*. McGraw-Hill.
- Dollinger, M. (1999). *Entrepreneurship – strategies and resources*. Prentice-Hall.
- Ericsson, K. & Smith, J. (1991). *Toward a general theory of expertise*. Cambridge University press.
- Forte, C. (1997). *Forte*. Pan books.
- Frederick, H.J. (2004). Towards High Growth Enterprise. *International Journal of Entrepreneurship and Small Business*, 1 (3/4), 238-248.
- GEM (2005) Aotearoa. The Global Entrepreneurship Monitor, Centre for innovation and entrepreneurship, Unitec New Zealand.
- Gibb, A. (1998). In Management development for small and medium enterprises: setting out the challenge. *TEC National Council Policy Paper*, July.
- Gilder, G. (1986). *The Spirit of enterprise*. Penguin.
- Hammer, H. (1988). *Hammer: witness to history*. Coronet edn. Hodder and Stoughton.
- Henricks, M. (2005). *Not just a Living. The Complete Guide to Creating a Business that gives You a Life*. PowerHomeBiz.
- Hornaday, J. (1982). Research about living entrepreneurs. In *Encyclopaedia of Entrepreneurship* (C Kent, D. Sexton and K. Vesper. eds). Prentice-Hall.
- Howe, M. (1990). *The Origins of exceptional ability*. Blackwell.
- Langan-Fox, J. & Roth, S. (1995). Achievement motivation and female entrepreneurs. *Journal of occupational and organisational psychology*, 68, 3, 209-218.
- Larson, J. & Rogers, E. (1986). *Silicon Valley fever*. Unwin Counterpoint.
- Malone, M. (2004). The small business ego trap. *Business Horizons*, Jul/Aug 2004, 47, 4, 17-22.

- Maritz, P.A. (2004). The New Zealand necessity entrepreneur. *International Journal of Entrepreneurship and Small Business*, 1 (4/4), 255-265.
- MAZARS (2005). *High Growth Entrepreneurs. A Global Entrepreneurship Publication*, September, London Business School.
- McGinn, D. (2004) The trouble with lifestyle entrepreneurs. *Inc Magazine*, July, 21-23.
- McClelland D. (1961). *The Achieving society*. Van Nostrand.
- McGrath, R. (1997). The Parsimonious path to profit. In *Mastering Enterprise* (S. Birley and D. Muzyka, eds), Financial Times/Pitman.
- Miner, J. (1997). *A Psychological typology of successful entrepreneurs*. Qorum books.
- Morrison, A. (Ed) (1998). *Entrepreneurship, an international perspective*. Butterworth.
- Richardson, B, Nwankwo, S.& Richardson, S. (1994). Understanding the causes of business failure crises. *Management Decision*, 32, 4.
- Sculley, J. (1987). *Odyssey: Pepsi to Apple*. Collins.
- Thompson, J.L. (2002). The Character of the New Zealand Entrepreneur, in *Bartercard New Zealand Global Entrepreneurship Monitor 2002*.
- Timmons, J. (1994). *New Venture Creation*. Irwin.
- Wakelin, B. (1997). *J. Arthur Rank*. Lion Publishing.
- Wallace, J. & Erickson, J. (1993). *Hard Drive*. John Wiley.
- Welch, J. (2001). *Jack*. Headline.
- Woolmar, J. (1999). *Stagecoach*. Orion business books.
- Woods, B. (1998). *Applying psychology to sport*. Hodder and Stoughton.