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### INSTITUTIONAL ENVIRONMENT OF FEMALE ENTREPRENEURS IN KAZAKHSTAN

Positive trend on the number of female entrepreneurs in Kazakhstan has been noticed in recent years. Female entrepreneurs are provided with enormous opportunities in countries with transitional economy including Kazakhstan. However, researches provided in developing countries and countries with transitional economies found out that female entrepreneurs are not provided with proper institutional environments, and it serves as a significant problem for them in making a decision to start and/or maintain the business. The barriers exist in the form of heavy tax rates, lack of finance, ineffective banking system, traditional restricted social norms and values and ever-changing legal-system. The aim of this paper was to explore the institutional environment of female entrepreneurs in Kazakhstan and identify how institutional environment influences women's decision to start and/or maintain their businesses. This theoretical paper with secondary data analyzes investigates whether the institutional environment of women is positively correlated with female entrepreneurial opportunities; and whether this opportunity positively influenced the number of female entrepreneurs in Kazakhstan or not. In order to test those two hypotheses, the researches put the objectives of, firstly, to review the existing literature concerning the institutional environment of female entrepreneurs in Kazakhstan and countries with transitional economies; secondly, to analyze the cases of institutions surrounding and influencing the operations of female entrepreneurs in Kazakhstan; and, lastly, to compare the findings with the theoretical framework and make a decision to accept/reject the hypotheses.

**Key words:** Female entrepreneurship, institutional environment, entrepreneurial support.

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#### Қазақстандағы әйел кәсіпкерлердің институционалдық қоршаған ортасы

Соңғы жылдары Қазақстандағы әйелдер кәсіпкерлерінің санында оң үрдіс байқалады. Әйел кәсіпкерлерге өтпелі экономикасы бар елдерде, соның ішінде Қазақстанда, үлкен мүмкіндіктер берілген. Дегенмен, дамушы елдерде және өтпелі экономикасы бар елдерде жүргізілген зерттеулер әйел кәсіпкерлердің тиісті институционалдық ортамен қамтамасыз етілмегендігін және осы мәселе әйелдердің бизнесті бастау немесе жалғастыру туралы шешім қабылдауында маңызды мәселе болып табылатынын анықтады. Бұл кедергілер жоғары кредит ставкалары, қаржы тапшылығы, банк жүйесінің тиімсіздігі, әлеуметтік нормалар мен құндылықтар, және үнемі өзгеретін құқықтық жүйе түрінде кездеседі. Осы мақаланың мақсаты – Қазақстандағы әйел кәсіпкерлердің институционалдық жағдайын талдау және институционалдық орта әйелдердің өз бизнесін бастау немесе жалғастыру туралы шешіміне қалай әсер ететінін анықтау. Екінші дерек көздеріне негізделген бұл мақала институционалдық орта әйелдер кәсіпкерлердің мүмкіндіктеріне қалай әсер ететіндігін зерттейді; және бұл мүмкіндіктер Қазақстандағы әйел кәсіпкерлердің санына оң немесе теріс әсерін ететіндігін анықтайды. Осы екі гипотезаны тестілеу үшін автор төмендегі мақсаттар қойды: біріншіден, Қазақстандағы және өтпелі экономикасы бар елдердегі әйел кәсіпкерлердің институционалдық ортасына қатысты қолданыстағы әдебиеттерді талдау, екіншіден, Қазақстандағы әйелдер кәсіпкерлерінің жұмысына әсер ететін институционалдық ортаны зерттеу; және қорытындыларды теориялық негізбен салыстырып, гипотезаны қабылдау немесе қабылдамау туралы шешім қабылдау.

**Түйін сөздер:** әйел кәсіпкерлігі, институционалдық орта, кәсіпкерлікті қолдау.

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### Институциональная среда женщин предпринимателей в Казахстане

В последние годы была замечена положительная тенденция в числе женщин-предпринимателей в Казахстане. Предпринимательницам предоставляют огромные возможности в странах с переходной экономикой, в том числе в Казахстане. Однако исследования, проведенные в развивающихся странах и странах с переходными экономическими системами, выявили, что предпринимательницам не предоставляют надлежащую институциональную среду, и это служит значительной проблемой для них в принятии решения начать и/или поддержать бизнес. Барьеры существуют в форме больших налоговых ставок, отсутствия финансов, неэффективной банковской системы, традиционных ограниченных социальных норм и ценностей, и постоянно меняющейся правовой системе. Цель данной статьи состоит в том, чтобы исследовать институциональную среду предпринимательниц в Казахстане и определить, как институциональная среда влияет на женское решение начать и/или поддержать их компании. Эта статья на основе вторичных данных анализирует, коррелируется ли институциональная среда женщин положительно с женскими предпринимательскими возможностями; а также влияние данной среды на число предпринимательниц в Казахстане. Чтобы проверить гипотезы исследования, было сформулировано несколько задач: рассмотреть существующую литературу относительно институциональной среды предпринимательниц в Казахстане и странах с переходными экономическими системами; проанализировать учреждения и их влияния на действия предпринимательниц в Казахстане; а также сравнить результаты с теоретической структурой и принять решение о принятии/отклонении гипотез.

**Ключевые слова:** женское предпринимательство, институциональная среда, поддержка предпринимательства.

#### Introduction

Rapidly increased significance of female entrepreneurs and the rising interest of scholars in this research field had been noticed in the last 30 years. If the research in 1970s and 1980s was focused on the gender inequality in entrepreneurship (Greene, 2007), scholars of 1990s claim that accelerated participation of women in entrepreneurship field was explained by feminist theories (Marlow & Patton, 2005). In 2000s female entrepreneurship was analyzed in the labor market as a source for employment opportunities (Schindehutte, Morris, & Brennan, 2003).

Female entrepreneurs are untapped source of economic growth and increased employment opportunities. Particularly, female entrepreneurs are making critical contributions to reinvestment, job creation and innovation. According to VanderBrug (2013, women reinvest every 90 cents of every additional dollar of their earnings in socially beneficial spheres such as healthcare, education and nutrition. In addition to the properly reinvested income, Global Entrepreneurship Monitor (GEM) found out that 112 million surveyed female entrepreneurs employ one or more people. Beyond creating additional workplaces, researchers investigated that women are even more innovative in Europe and

USA than their male counterparts (VanderBrug, 2013). Recent researches have shown that the rate of female entrepreneurs largely preoccupies their male counterparts in developing countries than the rate of female entrepreneurs in developed countries (Langowitz & Minniti, 2007). This positive trend in female entrepreneurship can be explained by micro-level opportunities offered to female entrepreneurs. Jamali (2009) points out the opportunities such as self-efficacy, resilience, autonomy and career aspirations that drive female entrepreneurs to start their own businesses. Nevertheless, there some macro-level constraints such as the need for a work-home balance, societal attitudes not supportive of working women, government procedures of business registration and lack of networking opportunities that hinder female entrepreneurs' decision to start a business and/or maintain their existing enterprises (Jamali, 2009).

Kazakhstan is a country with transitional economy. Most of the above stated facts and assumptions apply to Kazakhstan as well. Nevertheless, some facts about female entrepreneurs in Kazakhstan contradict to previous made researchers. For example, according to the data of Entrepreneurship Supporting Fund in Kazakhstan "Damu", couple of years ago female entrepreneurs constitute 50% of the whole entrepreneurship sector

in Kazakhstan, and the country's economy has been accelerated by 30% due to the participation of women in the labor market. Especially, female entrepreneurs preoccupy sectors that largely contribute to the well-being of a society such as education, healthcare, catering and real estate industries. Women startups create new job opportunities to unemployed people, and decrease unemployment level in Kazakhstan. In 2016, the number of employees in female owned small and medium businesses constituted about one million people.

### Research Methodology

Despite the growing number and increased significance of female entrepreneurs in Kazakhstan, there are very few researches made in this field; if there are some, most of them were provided in the past century. However, there are some researches provided in developing and post-Soviet Union countries, the implication of which can be applied to Kazakhstan's female entrepreneurs. Aidis et al (2008) provided empirical research on female entrepreneurship in Lithuania and Ukraine, which are both post-soviet union countries with transition economies, and found out that "though formal institutions such as rules and regulations allow for the possibility of female business development, informal institutions such as gendered norms and values that reflect the patriarchy observed during the Soviet era restrict women's activities and their access to resources" (Aidis, Estrin, & Mickiewicz, 2008). The same informal restrictions exist in Kazakhstan's female entrepreneurship sector. Most of the previous research on female entrepreneurship were mainly provided in developed countries and some of the were provided in developing countries, which particularly focused on gender discrimination, perspectives and opportunities provided to business women. However, the institutional environment of female entrepreneurs in countries with transitional economy hasn't been explored. Therefore, the research question that this paper aims to investigate is:

How does the institutional environment of female entrepreneurs influence their decision to start and/or maintain their business?

In order to find an answer to the developed research question, the author developed following hypotheses:

Hypotheses 1. Institutional environment of women is positively correlated with female entrepreneurial opportunities

Hypotheses 2. Opportunity for women in the form of favorable institutional environment is

positively correlated increased number of female entrepreneurs.

**Research Methodology.** This study is a conclusive research. Therefore, the researcher will work on the secondary data analysis, which consists of the exploration of the literature with some academic and practical relevance to the theory of female entrepreneurship and the obstacles and barriers that they face. In order to better understand the topic and identify underpinning theories peer-reviewed journals will be studied. Based on the findings of the secondary data analysis, the researcher will provide a content analyzes and formulate a theoretical framework female entrepreneurs' institutional environment. The framework-building process will include an evaluation period with academic experts in female entrepreneurship with the aim to increase relevance and robustness of the model. Company sources such as their annual reports and existing business models will help us better understand the ways of handling existing challenges.

**Research Approach.** This research will be built upon existing theories on female entrepreneurship and the institutional environment that they have. Therefore, this research will have deductive approach and test existing theories about institutional environmental factors in female entrepreneurship.

**Data collection method.** The data will be collected based on the case studies of the institutional environment of Kazakhstani female entrepreneurs. Particularly, the cases of institutions such as "Damu" Entrepreneurship Supporting Fund and European Bank of Reconstruction and Development are considered. Ghauri (2004) claims that "a case study is both the process of learning about the case and the product of our learning. The choice of case is made because it is expected to advance our understanding of the research phenomenon" (Pervez Ghauri, 2004; P Ghauri & Gnmhaug, 2002).

**Stages of the research.** The paper firstly starts with the exploration the literature concerning female entrepreneurship in developed and developing countries, countries with transitional economy; motivation behind women entrepreneurs' decisions, obstacles that they face in their way of doing a business. Secondly, the author analyzes institutional environment of female entrepreneurs in transitional economies in the context of Kazakhstan. Thereafter, the author discusses whether the institutional environment of female entrepreneurs in Kazakhstan offer them opportunities to start and/or continue their businesses, or serve as an obstacle for women so start and/or maintain their enterprises.

## Literature Review

Recent research on entrepreneurship has shown an important role of women in entrepreneurship and significance contribution of female entrepreneurs into the economic development (Sarfaraz, Faghih, & Majd, 2014). Buttner (2001) argues that women in business mostly have relational approach of working with others, meaning that they like empowering employees and work in a unified team spirit (Buttner, 2001).

Datta and Gailey (2012) point out that, despite the obstacles that female entrepreneurs face in their way of doing a business, the number of women, who run the business in socially beneficial spheres such as education and healthcare, has grown (Datta & Gailey, 2012). The obstacles can be related to the general environment of a business such as international, socio-cultural, legal-political, economic and/or technological factors. Welter et al (2004) and Wells et al (2003) claim that unpredictable demand fluctuations and unstable economic conditions can be the main barrier for female entrepreneurs to start and/or maintain their businesses.

Bates et al (2007) claim that the success of female entrepreneurs depend on three factors, which are market, management and money (Bates, Jackson III, & Johnson Jr, 2007). Scholars called this building block success factors for entrepreneurs as 3Ms. Brush et al (2009) claims that in addition to market, management and money, female entrepreneurs are surrounded and affected by other external factors, which can be divided into macro (national, cultural, economic forces) and meso (regional support programs) level environment; and lastly and most significantly their success depend on “motherhood”, which means the household/family context of women. By this way, Brush et al (2009) extended 3Ms (market, management and money) concept to 5Ms concept (market, management, money, motherhood, macro and meso environment) and argue that female entrepreneurs’ performance depends on those five factors (Brush, De Bruin, & Welter, 2009).

The process of starting a business is highly depend and influenced by formal and informal institutions. According to Veciana and Urbano (2008), “institutions are clusters of moral beliefs that configure power”. Scott (1005) classifies institutions into cognitive, normative and regulatory clusters. Regulatory dimension refers to the laws and regulations that allow and/or prohibit certain activities of a business. Normative component includes norms, values and beliefs shared by the member of a society, where the organization

operates. Cognitive dimension refers to the cognitive structures and knowledge shared by the members of certain region (Scott, 1995).

Goyal and Yadav (2014) analyzes the institutional environment of female entrepreneurs in developing countries and figures out several problems. Female entrepreneurs in developing countries lack the proper institutional environment and suffer from the insufficient entrepreneurial knowledge. Barriers exist in the form of difficulty of getting a financial support and traditional socio-cultural bias (Goyal & Yadav, 2014). Hayrapetyan (2016), Hubner (2000), Welter et al (2004), Kuznetsiv et al (2000), Davis and Abdiyeva (2010) and Welter et al (2004) also point out that the main problem that female entrepreneurs encounter is the lack of finance. In addition to finance, according to Davis and Abdiyeva (2010), Hayrapetyan (2016), Kuznetsiv et al (2000), Izuymov and Razumnova (2000), Yalcin and Kapu (2008) there is an inappropriate legal system for female entrepreneurs intending to start and/or maintain their business. If Kuznetsiv et al (2000) point out the frequent changes in regulation as one of the main obstacles to female entrepreneurs, Davis and Abdiyeva (2010), Izuymov and Razumnova (2000) claim that excessive bureaucracy is the main issue for women, who plan to start and/or maintain a business.

Welter et al (2004) and Puffer et al (2001) agree on the view that inappropriate institutional environment may serve as an obstacle to female entrepreneurs. One of the elements of institutional environment surrounding female entrepreneurs is the tax office, which regulates on-time payment of taxes. Hayrapetyan (2016), Davis and Abdiyeva (2010), Yalcin and Kapu (2008) and Puffer et al (2001) argue that female entrepreneurs face an unfavorable tax system and rates in CIS countries. Another important institution in female entrepreneurs’ business lifecycle is banks, due to the reason that for female entrepreneurs frequently banks are one of the main financial source at a start-up phase. Yalcin and Kapu (2008) and Wells et al (2003) agree that there is an ineffective banking system for female entrepreneurs in countries with transitional economy.

Kazakhstan is a country with transitional economy and some of the above mentioned problems with institutional environment of developing countries and countries with transitional economy apply to Kazakhstan as well. For instance, as Aidis et al (2008) mentions, the problem of restricted social norms and values that limits the women’s activities and, their access to resources, can be observed in Kazakhstan as well.

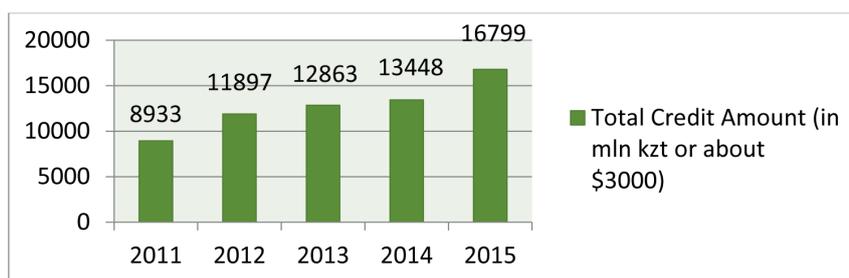
## Findings and Discussion

In spite of above stated problems and obstacles that female entrepreneurs face in Kazakhstan, nowadays the opportunities provided to female entrepreneurs, in the various forms of support, outweigh the issues and barriers. Government, private and public institutions, local and international organizations' financial and other forms of support can explain the positive trend in the number of Kazakhstani female entrepreneurs. The example of national institution that provides various support types, including finance and trainings, to female entrepreneurs can be "Damu" Entrepreneurship Supporting Fund. "Damu" Entrepreneurship Supporting Fund's Board of the Directors developed a program aimed to financially support female entrepreneurs in small and medium businesses for the period of 2009-2015, and the funding amount for the period of 2010-2015 was \$ 1, 400, 000.

In addition to the national institutions, there are some international institutions, which empower and support female entrepreneurs. One of such foreign institutions, which provide support to many countries with transitional economy, is the European Bank of Reconstruction and Development. In 2015, the European Bank of Reconstruction and Development, based on the program "Women in Business", allocated the budget (credits with low interest rate) of \$12 million to support the female entrepreneurship in Kazakhstan. Government also develops different conditional placement programs that financially support female entrepreneurs with low-interest rate credits, which startups can repay

once they start making some profit. In Kazakhstan the role of banks, as an institution surrounding female entrepreneurs, is enormous. As of January 1, 2010, Kazakhstan's second-tier banks financed 2466 projects, which is worth \$ 420 million, and 3083 work places were created and maintained. On behalf of the V Forum of Women in Kazakhstan, part of the above fund was devoted to support female entrepreneurs (Damu, 2016). Recently one of the second tier-banks of Kazakhstan - Astana bank has issued a social project "pink collars", where the bank developed a special card for women. In case if the holder uses 'pink collars' card when she does some purchase or shopping, 0.7% of the spent money will be cash back in the form of the money sent to support and develop female entrepreneurship through the Women's Leadership Fund. Women's Leadership Fund plans to spend collected money to provide trainings to female entrepreneurs in five biggest cities of Kazakhstan. All those support forms from second-tier banks of Kazakhstan, proves that the view of Yalcin and Kapu (2008) and Wells et al (2003), who agree that there is an ineffective banking system for female entrepreneurs in countries with transitional economy, doesn't apply to Kazakhstan.

Government also develops different conditional placement programs that financially support female entrepreneurs with low-interest rate credits, which startups can repay once they start making some profit. The prove of this financial support from government is depicted in Figure 1. It is an obvious fact that the amount of credits given to female entrepreneurs on behalf of conditional placement program from 2011 to 2015 had enormously grown.

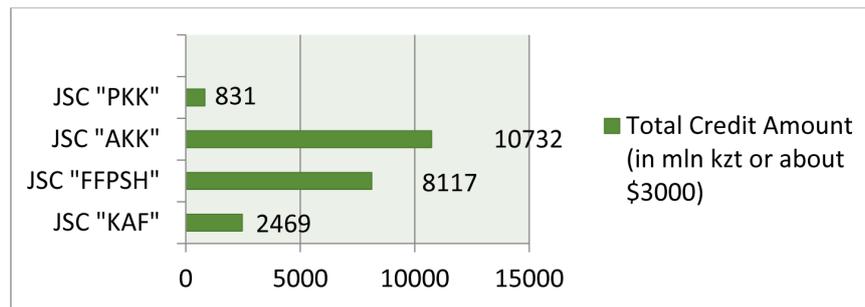


Source: <https://www.damu.kz/>, 2017

**Figure 1** – Amount of credits given to female entrepreneurs on behalf of conditional placement program

In addition to the conditional placement programs in Kazakhstan, Joint Stock Companies of National Management Holdings are also providing support to female entrepreneurs. Figure

2 depicts the amounts of credits given to female entrepreneurs by four subsidiaries of Joint Stock Companies of National Management Holding "Kaz Agro" in 2015.



Source: <https://www.damu.kz/>, 2017

**Figure 2** – Amount of credits given to female entrepreneurs by subsidiaries of Joint Stock Companies of National Management Holding “Kaz Agro” in 2015

All above stated financial and other forms of support for women created a favorable institutional environment for women. It proves that Hayrapetyan (2016), Hubner (2000), Welter et al (2004), Kuznetsiv et al (2000), Davis and Abdiyeva (2010) and Welter et al (2004)’s statements that the main problem that female entrepreneurs encounter is the lack of finance, doesn’t apply to Kazakhstani female entrepreneurs. Conversely, positive institutional environment served as an external opportunity for women, and the number of female entrepreneurs operating in Kazakhstan have been enormously increased. According to the national statistical agency’s data, if in 2013, female entrepreneurs constituted 28% of whole entrepreneurship sector in Kazakhstan, in 2017, this rate has increased to 42%. Therefore, we can undoubtedly say that both hypotheses will be accepted. Favorable institutional environment of women served as an opportunity for female entrepreneurs in Kazakhstan, which in turn positively influenced to the number of female entrepreneurs.

### Summary and Conclusion

The contribution of female entrepreneurs to the economic growth of the country is enormous. Female entrepreneurs mostly operate in a socially beneficial spheres such as healthcare and education.

Even tough in the past female entrepreneurs’ rate in developing countries and countries with transitional economy has been much lower than their male counterparts’ share in it, nowadays this trend has been changed. Increased number of female entrepreneurs can be explained by the fact that nowadays female entrepreneurs are provided with proper conditions to start and/or maintain their businesses. However, some researchers identified several barriers in the institutional environment of female entrepreneurs in developing countries and countries with transitional economy, which might hinder women’s entrepreneurial activities. The obstacles such as heavy tax impositions, difficulty of getting finance, inefficient banking system, restricted social norms and values, inefficient and ever-changing legal system and endless bureaucracy have been explored. However, this paper found out that government, private and public institutions, local and international organizations provide financial and other forms of support Kazakhstani female entrepreneurs. All above stated financial and other forms of support for women created a favorable institutional environment for women. Favorable institutional environment of women served as an opportunity for female entrepreneurs in Kazakhstan, which in turn positively influenced to the number of female entrepreneurs.

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