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EXPLORING AGENCY IN ENTREPRENEURSHIP DEVELOPMENT – A NARRATIVE APPROACH

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ABSTRACT

The thesis builds on a gap in research by examining personal agency among entrepreneurship development professionals, which is currently an under-researched and under-theorized area in the field of entrepreneurship. While the focus on extant research is on professions and a function-based view of entrepreneurship development, it downplays the role of subjectivity and rarely uses individuals as a unit of analysis. To address this issue, this study uses an open interviewing method to explore subjectively perceived maneuver spaces, limitations, and opportunities for agency among entrepreneurship development professionals. The term *agency* is used in this study to refer to the capacity of individuals to act intentionally and according to plan in a biographical mode. The study is influenced by an epistemology of both constructionism and social constructionism, and an interpretive theoretical perspective. It employs narrative methodology to study agency as enacted and represented in and through language, and is concerned with how meaning is constructed. In the study, narratives are perceived as one form of self-interpretation, and the narrative approach has been used as a tool to explore the agents' own configurations of concern in entrepreneurship development and how they are factored into sensemaking and assuming agentic positions in entrepreneurship development. The research question is, how do participant-narrators in this study understand and make meaning of agency in entrepreneurship development? The research data consists of personal narratives from four local development agents in a post-transitional country, Croatia, and the data was collected from each study participant in two interview sessions, in 2012 and 2014. The study participants present some of the most far-reaching efforts to enhance startups, entrepreneurial behavior, and the competitiveness of SMEs through providing appropriate training and education (university and center for entrepreneurship), facilities and space (technology park), and capital (commercial bank) to nascent and active entrepreneurs. In the narrative presentation and analysis of the research data, the study has separated the "telling" (the process) and the "told" (product), and has positioned the researcher in the process. Data is presented in the form of reconstructed narratives. In the analysis, what has been regarded as agentive action in this talk has been found both in the content and form of narrative sensemaking. Tensions and breaches indicated in the narrative telling have acted as an analytical tool to reflect how agency is constructed. The results indicate that in the narrative telling agency

is framed by imperatives related to the narrators' expertise and knowledge, professionalism and procedural mastery, and finally, also moral and intrinsic motives. The findings are that the different elements that come into play to both delineate and, conversely, to provide opportunities for agentic behavior are found in the intersections of the cognitive, behavioral, and conative perspectives. The main implication for the theory and research is that the concept of agency offers a fruitful way to bridge different—new as well as existing, but previously detached—perspectives on entrepreneurship developers, thereby providing potentially better and richer ways to understand entrepreneurship development work. This study proposes that it is not sufficient to perceive and examine agency and agentic outcomes in entrepreneurship development only through the analysis of stereotyped models and action outcomes. Thus, explicit and precise rules for entrepreneurship development practice may be hard to materialize as intended because of the human elements; development work necessarily involve the individual involvement and interpretation. The discussion of the results also advances our understanding around the agency of entrepreneurship developers and the ways it can impact entrepreneurship development in given contexts. Overall, the thesis contributes to topical discussions in entrepreneurship development with novel theoretical, methodological, and empirical results, and contributes to the extant interpretive literature on entrepreneurship development.

Key words: Agency, entrepreneurship, entrepreneurship development, narrative research

TIIVISTELMÄ

Tämän tutkimuksen tavoitteena on tutkia yrittäjyyden edistämisen parissa toimivien ammattilaisten toimijuutta. Toimijuus on tutkimusalueena jäänyt vähäiselle huomiolle yrittäjyyden tutkimuksessa ja siihen liittyvä teoreettinen keskustelu on vielä alikehittynyttä. Aikaisemmassa tutkimuksessa valitut lähestymistavat ovat suosineet ammattiryhmittäin tai toimintopohjaisesti tehtyä tarkastelua, mikä on häivyttänyt yksilöiden subjektiivisuuden roolia yrittäjyyden edistämisen työssä. Aikaisempi tutkimus ei myöskään ei laajalti käyttänyt yksilöitä tutkimuksen analyysin yksikkönä kuten tässä tutkimuksessa on tehty. Näiden puutteiden korjaamiseksi tässä tutkimuksessa hyödynnetään avoimia haastatteluja subjektiivisesti hahmotettujen toimijuuden tilojen, rajojen ja mahdollisuuksien tutkimiseksi. Toimijuudella tarkoitetaan tässä tutkimuksessa kerronnallisesti tuotettua kuvaa yksilön kyvystä ja mahdollisuuksista toimia suunnitelmallisesti sekä tavoitteellisesti. Tutkimus edustaa tulkitsevaa laadullista tutkimusta, ja se on saanut vaikutteita sekä konstruktionismista että sosiaalisesta konstruktionismista. Tutkimus hyödyntää narratiivista metodologiaa toimijuuden tarkastelemiseksi sekä kielessä että kielen kautta, ja se kohdentuu tarkastelemaan kielen kautta rakentuneita yksityisiä merkityksenantoja. Narratiiveja käsitellään tutkimuksessa yksilön tapana tulkita omaa toimintaansa, ja narratiivisen lähestymistavan avulla tutkimuksessa tarkastellaan sitä, minkä yrittäjyyden edistämisen teemojen kautta toimijat rakentavat omaa kerrontaansa ja kuinka heidän oma toimijuutensa näkyy tässä kerronnassa. Tutkimuksen tutkimuskysymys on: kuinka tutkimuksen osallistujat eli kertojat ymmärtävät ja merkityksellistävät toimijuutta yrittäjyyden edistämisessä? Sekä tutkimuksen aineiston esittämistapa että sen analyysi tukeutuvat narratiiviseen lähestymistapaan. Tutkimuksen aineisto koostuu neljästä henkilökohtaisesta kertomuksesta, neljältä yrittäjyyden edistämisen parissa toimivalta ammattilaiselta. Aineisto on kerätty kahden haastattelukierroksen aikana vuosina 2012 ja 2014, joiden pohjalta tutkija on uudelleen rakentanut haastatteluista yksilölliset kertomukset. Tutkimuksen konteksti on Kroatia, siirtymätalouden jälkeisessä vaiheessa oleva maa. Tutkimuksen osallistujat edustavat erilaisia yrittäjyyden edistämisen keinoja, joilla on mahdollista tukea uuden yritystoiminnan syntymistä, yrittäjämäistä toimintaa sekä pk-yrityssektorin kilpailukykyä; opetus ja koulutus (yliopisto ja yrittäjyyskeskus), yrittäjien toimitilat (tiedepuisto) sekä rahoitus (pankki). Tutkimusraportissa on erotettu ”kerronta” (aineiston muodostuksen prosessi) sekä ”kerrottu” (kerronnan tuote) toisistaan sekä asemoitu tutkijan rooli tässä prosessissa.

Toimijuutta on aineiston analyysissä lähestytty tarkastelemalla sekä kerronnan sisältöä että sen muotoa. Kerronnassa ilmenneitä jännitteitä ja murtumia on lisäksi käytetty analyyttisenä työkaluna toimijuuden rajojen löytämiseksi. Tutkimuksen tulokset osoittavat, että kerrontaa kehystävät erilaiset näkökulmat kuten asiantuntijuus ja yrittäjyyteen liittyvä tieto, professionalismi ja yrittäjyyden edistämisen erilaisiin menettelytapoihin liittyvä osaaminen sekä moraaliset ja sisäsyntyiset motiivit työlle. Näitä näkökulmia kerronnassa heijastellaan sekä itseen että muihin. Tutkimuksen löydöksenä täten on, että toimijuuden subjektiiviseen kerronnalliseen rakentamiseen yrittäjyyden edistämisessä vaikuttavat rajaavat ja toisaalta toimijuutta mahdollistavat näkökulmat liittyvät tiedon käsittelyyn, toimintaan sekä toiminnan konatiivisiin puoliin. Tutkimuksen löydösten seuraus toimijuuden tarkastelun kautta on se, että toimijuuden käsite tarjoaa aikaisempaa tutkimusta hedelmällisemmän tavan tarkastella yhdessä sellaisia yrittäjyyden edistämisen liittyviä näkökulmia, jotka aiempi tutkimus on joko pitänyt erillään tai ei ole huomioinut ollenkaan. Nämä havainnot avaavat uusia tarkastelun tasoja yrittäjyyden edistämisen työhön kyseenalaistaen aikaisempien, stereotyyppistenkin kuvausten hyödyllisyyden yrittäjyyden edistämisen työn monitasoisuuden ymmärtämisessä. Yksilön subjektiivisella, inhimillisellä tulkinnalla ja osallistumisella on täten oma roolinsa siinä, kuinka yrittäjyyden edistämistä tehdään, miten sitä tehdään, ja mikä siinä nähdään arvokkaana. Tutkimuksessa huomioidaan myös se, että yrittäjyyden edistämisen työtä täytyy tulkita suhteessa vallitseviin tilanteisiin. Tutkimus antaa oman panoksensa yrittäjyyden edistämiseen liittyvään tieteelliseen keskusteluun esittelemällä uusia teoreettisia, metodologisia ja empiirisiä tuloksia aiheesta.

Avainsanat: Toimijuus, yrittäjyys, yrittäjyyden edistäminen, narratiivinen tutkimus

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I have come out of this process knowing more than when I started. This is not only thanks to my own efforts. During this research project, I have received valuable support from many people to whom I would like to express my gratitude.

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the process in Turku, Helsinki, Oulu, Keuruu, and Beijing. I would especially like to mention my friends Anette, Mirva, Mari, and Anthi—thank you all for showing me what patience and listening is. Sometimes they also make great tools in academic research. I also shared part of my journey, literally, with my friend Johanna. Thank you for accompanying me in moments that challenged my endurance and strength when my foot broke in Croatia during the field trip in spring 2014. I think, actually, that my misfortunes during this research project would make a more interesting book, but since I am still in the academic life and not in the arts, this will have to suffice for now. During my handicap, as well as during the whole process, I was also helped by my friends Ketta and Mirja, so many, many thanks to you as well. I would also like to thank my family members Antti, Salme, Kimmo, and Kati for their support, especially during the last leg of this project (no pun intended). There are also individuals who have inspired me to try new things and jump into research. One, and maybe the most influential of them all, was my colleague Irma, with whom I worked for nearly a decade—thank you Irma for understanding me. Through all my friends and family I am moved and reminded of the power and meaning of true friendship and caring.

Each of the study participants also deserves special thanks for participating in this study. Because a qualitative researcher may take different roles (Denzin and Lincoln, 2000), a personal and perhaps less scientific endeavor of myself, the research has been set to build appreciation for such actors that have seemed to function in highly challenging circumstances with a great aspiration for personal development and skills enhancement on understanding how to best serve the needs of entrepreneurs. Thus, their motivation and interest in their work is principally directed by concerns not about merely doing their job, but about doing it well. It is admirable how they are motivated to improve practices that contribute to improving their respective communities.

A vast part of this publication has been produced during the times I have been on leave of absence from my regular work at the University of Turku. It would not have been possible without the financial and moral support from the Foundation for Economic Education, Turku University Foundation, the Turku School of Economics Support Foundation, The Foundation for Commerce Education in Turku, and the Brahea Centre at the University of Turku. I thank also the Turku School of Economics Association for subsidizing the printing of the thesis.

Kirsi Peura
Boxing Day 2016 in Oulu, Finland

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1 INTRODUCTION

1.1 Research aim and objectives

> Popular folklore notwithstanding, the process of entrepreneurship is a collective achievement requiring key roles from numerous entrepreneurs in both the public and private sectors. (Van de Ven 1993, 221)

The words of Van de Ven hint that according to the current research, we believe that there are a number of (functions and) actors that contribute to entrepreneurship by either facilitating the birth and growth of entrepreneurship or by constraining the bloom of enterprising efforts. Others (Rae 2000) have also stated that to limit our focus on entrepreneurship research merely to the entrepreneur himself is to risk missing valuable roles of other actors in the entrepreneurial creation. Therefore, it has been suggested that in order to properly understand different aspects related to entrepreneurship development, it is essential to sort out different perspectives of various actors such as business partners, authorities, investors, business advisers, bureaucrats, and development agency representatives (Gibb 2000b). Taking that piece of advice into account, this study is focused on professionals and other external developers that support enterprising efforts alongside the main actor, the entrepreneur. The selection of this group of actors is justified, considering that enterprise and entrepreneurship promotion and support has formed an industry of its own in the mature economies (Bridge and O'Neill 2012). Entrepreneurs and small business owners nowadays can make use of both government-supported interventions (such as different types of assistance, support, and advice) and private fee-based services offered by consultants and small business advisers such as attorneys, accountants, and banks (Bennett and Robson 1999). For new businesses in particular, there is a special demand and supply for advice and support.

However, although the services offered for small businesses have substantially grown since the 1980s (Bennett and Robson 1999; Dyer and Ross 2007), as a field of its own, enterprise and entrepreneurship development is still emerging and growing with a diversity of theoretical and practical approaches, and the need for clarification of what entrepreneurship and enterprise development is has been expressed (Bridge and O'Neill 2012). In another strand of research, it has also been claimed that in many cases the professional and external advisers have been con-

sidered the "others" (McCarthy et al. 2014, 174), indicating a lack of interest toward their role in the entrepreneurial process. They take part in different stages of the process, but are considered more as recipients and enactors of the entrepreneurship development action guidelines and action prescription articles (cf. Hindle et al. 2004) than as creators and analysts of their own work. This positioning is also largely implied in the entrepreneurship literature that expresses concerns about whether the needs of the practitioners and advisers are met and whether research-based practical guidelines are usable to practitioners and advisers working with small business owners and prospective entrepreneurs. This study proposes that current research has ignored important perspectives that are capable of enhancing the different facets of entrepreneurship development, because it has ignored the voices and experiential understanding of professionals involved in entrepreneurship development.

In response to that perceived shortcoming, this study suggests that to experientially understand entrepreneurship development through the eyes of the entrepreneurship development professionals is a worthy matter. More specifically, it is important to understand how these professionals understand their own role in entrepreneurship development. This theme has not been in mainstream entrepreneurship research. Following from the above, the aim of the study is to explore human agency in entrepreneurship development. To achieve this, this study uses an open interviewing method to explore subjectively perceived maneuver spaces, limitations, and opportunities for agency in entrepreneurship development among professionals in the field. It employs narrative methodology to study agency as enacted and represented in and through language. The term "agency" is used in this study to refer to the capacity of the individual to act intentionally and according to plan, in a biographical mode.

The decision to use a narrative approach for studying agency has been influenced by the claims on how narratives as subjective accounts, as individually accounted and experienced phenomena, can produce knowledge that cannot be produced using other methods. Namely, one advantage of the narrative approach is that it emphasizes meaning making in human action (Bruner 1986, 1987, 1991) and sensemaking (Weick 1995) of actions that have transpired, providing a new way to view entrepreneurship development. Narratives provide a mechanism for exploring how study participants frame and make sense of sets of experiences and actions related to entrepreneurship development work. The selected method allows an investigation of study participants' views that are relevant for their everyday work in entrepreneurship development, as experienced in a specific local, cultural, and social context. In the narratives, the study participants frame their individual experiences and sensemaking from their own subjective vantage points (Riessman, 1993, 2001), allowing us to "enter the perspective of the narrator" (Riessman, 2008

p. 9). Thus, the ontological and epistemological choices have been guided by giving voice to the "others" in entrepreneurship development. By giving emphasis to the singular and the usage of the rich individual, and highly personal accounts of entrepreneurship development, the usage of the narrative approach allows us to produce nuanced and thick descriptions (Geertz 1973) of the work from within. The qualitative approach deployed within an interpretive research design in this study allows findings to emerge from the research data with few predefined restraints. Agency potentially derives out of the anchoring of understanding embedded in the personal constructs of entrepreneurship developers. The study is conducted within the context of the social constructivist perspective on the nature of knowledge, where the reality is made (constructed) through interaction and social processes (Denzin and Lincoln 1994; Holstein and Gubrium 1998).

In this report, I use the term "entrepreneurship developer" to denote professionals whose work necessitates the interchange and face-to-face contact with nascent and active entrepreneurs. Such professionals in this context are called local development agents, and they work either in publicly funded organizations that offer free or subsidized services for nascent and active entrepreneurs, or in organizations where public support is used as incentive for increasing the stock of potential entrepreneurs and easing their path in starting a business. This study presents and analyzes four narratives from four local development agents in Croatia, describing some of the most far-reaching efforts to enhance startups, entrepreneurial behavior, and the competitiveness of small and medium sized enterprises (SMEs) through providing appropriate training and education (university and center for entrepreneurship), facilities and space (technology park), and capital (commercial bank) to nascent and active entrepreneurs. Thus, each of the selected agents represents a different organization that, despite its differential focus, is engaged in the overall creation of the entrepreneurial culture. Each of them has a narrative to tell depending on experiential background, recollections of the transpired experiences, and individual aspirations toward future activities in entrepreneurship development work.

- Maurice (Chapter 6.1) is a former director of a technology park with a background in power plant and electric traction engineering. Two decades ago, Maurice was responsible for setting up the park, which was among the first in the country. Establishing it was a learning experience for Maurice; he "analyzed" entrepreneurs in order to understand what entrepreneurship is all about in order to provide them the support and help they needed. Maurice's narrative is a description of a process of "creating the entrepreneur" and discussing the possibilities of supporting technologically-based entrepreneurs.
- Nicholas (Chapter 6.2) is a professor of management at a university. He is one of the lecturers in a business development course, jointly organized

by the faculty of economics and a national bank, which aims to increase the number of graduate startups. In his narrative, Nicholas talks about the ways institutional instability, general confusion, and lack of knowledge regarding the different sources of support affect enterprise development efforts. He is mainly concerned with the lack of startup funding.

- Darlene (Chapter 6.3) is director of an entrepreneurship center located in a medium-sized university city. The center was among the first established in Croatia. Today, it is an important hub for people looking for information and opportunities, many of them unemployed. In her narrative, Darlene talks about the challenges related to securing financial sustainability of the center, while serving a variety of clients and managing stakeholder relationships.
- Brett (Chapter 6.4) works as a manager in a commercial bank in a small town. The bank targets its commercial activities to citizens, small businesses, and entrepreneurs and is one of the most successful banks in the country. In his narrative, Brett is critical toward both entrepreneurs and banks, and talks about ways to build better connections between banks and their clientele. He is also interested in business consulting and in engaging in community development through EU support in order to achieve more in the area of entrepreneurship development.

1.2 Research question and structure of the report

My research question is, *how do participants and narrators (i.e., local development agents) in this study understand and make meaning of agency in entrepreneurship development?* The research approach incorporates key concepts such as entrepreneurship development, agency theory, and narrative sensemaking (see Figure 1).

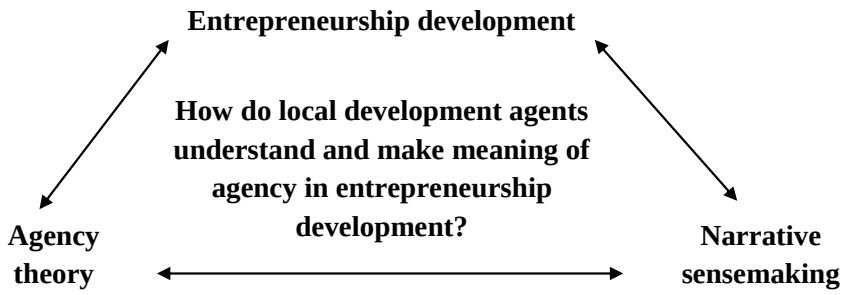

Figure 1 Research approach and key concepts

As a starting point for exploring agency in entrepreneurship development work, it is important to gain conceptual clarity of human agency. In Chapter 2 I lay out different interpretations of agency and use the autobiographical genre in narrative research as an example of how human agency can be narrated from a subjective point of view. In this context, this means that I use the narrator's subjective and temporally-connected self-perception as an agent and driving force in entrepreneurship development to analyze how its agency is constructed. The selected approach also combines social constructivism in emphasizing the social foundation of narrating human agency and experience. This chapter is built on the view that the approach in the report is inductive and theory development–driven, placing much of the focus on discussing narrating agency and experience in the following parts of the study.

In Chapter 3 I discuss what entrepreneurship development means and who the entrepreneurship developer is (i.e., the active subject in this study). To lay the foundation to investigate the extant research on entrepreneurship development at the grassroots micro level, I first discuss briefly the different ways of categorizing entrepreneurship development. This theoretical discussion is driven mainly by concepts drawn from entrepreneurship policy and macro level analysis of entrepreneurship development efforts. It is followed by a review of studies focused on individual entrepreneurship developers and a discussion about how the extant research relates to the selected approach in this study.

Although the methodological choices and selection of subjectivity-driven narratives as research data are informed by the research question, there are also some personal influencers for researchers to lean toward particular research topics and approaches. To start Chapter 4, I discuss some of the issues that lead to the selection of the topic. Later in the chapter, I also locate myself in this study regarding the study participants, discussing different interactional elements affecting the con-

text of the data generation. The remaining part of the chapter outlines data collection, analysis, and reporting procedures, and discusses some selected dimensions and limitations of the research data.

In Chapter 5, I present some of the major themes discussed in the narratives and provide a country overview of Croatia by way of providing background information of the context where the data was collected. Research data is presented in Chapter 6 as individual narratives that are first analyzed separately, and then a comparison between narratives is conducted. To conclude, in Chapter 7 I discuss the findings and how they inform our understanding and existing theory of agency in entrepreneurship development.

2 AGENCY – THEORETICAL AND EMPIRICAL ISSUES

2.1 Different interpretations of agency

It is proposed in this study that any new attempts to explore and understand entrepreneurship development as purposive human action should also involve us in addressing the main questions related to the nature of human agency. The study is set to respond to the challenge of better understanding the human capacity for action through one particular approach to agency, described as a narrative that enables tapping into the agentic dimensions of human meaning making and producing effects in one's surroundings. By using this strategy, the study treats agency as an individual level construct and has thus adopted a person-centered approach. However, because the notion of agency has long historical connections to philosophical debates over the dualism between human free will for action and the deterministic view to structure, any reading would be incomplete without a review of some of the sociological agency-structure classics that are referred to, whose key conceptualizations are also used by other theorists (Craib 1992). Therefore, this chapter includes a review of the main interpretations of the concept and suggested constituent elements of agency, including both the conceptualizations that locate human agency in relation to structure and person-centered approaches. It moves from definitional questions on what agency is and what different types of agency are identified to empirical issues on how social science research captures agentic processes using a person-centered approach.

2.1.1 Agency as an analytical category

In scientific discourse, agency is an abstract and "slippery" concept that is usually captured with partial approaches (Hitlin and Elder, Jr. 2007a, 34). Definitions for the central concepts are not necessarily compatible within each field; in social sciences, agency appears as both variable and ambiguous (Macmillan 2007). Sociologists Mustafa Emirbayer and Ann Mische (1998, 962) list that agency as a variously defined concept has been associated with several other concepts such as freedom, choice, creativity, initiative, motivation, will, intentionality, purposiveness, and selfhood. The different definitions are connected in the literature to different epistemological roots, and the different readings on the notion of agency reflect a

range of research goals (Hitlin and Elder, Jr. 2007b), making it a challenge to provide a proper theoretical integration of the different conceptions.

Many Western conceptions of human actorhood have placed the individual at the focus of the social action because agency is seen as grounded within people (see e.g., Meyer and Jepperson 2000), emphasizing the independent and autonomous individual, who is solely responsible for his or her own actions and life trajectories (Miller 1984). Many disciplines, including history, political science, anthropology, and psychology, have proposed the notion of agency as free will that is unrestricted or that has little social influences (Ahearn 2001). Other micro theories, such as rational choice known from economic theory, have emphasized individuals as solitary agents who act rationally and with selfish reasons (Fuchs 2001). For psychologists, agency is to intentionally exert influence through one's actions. Albert Bandura (2001) proposes that people intentionally choose a particular course of action instead of another action. Like sociologist Anthony Giddens (1984), Bandura proposes that it is always possible to act otherwise. The universality of agency is also proposed by several other writers, from philosophers (such as Hegel and Sartre) to sociologists (such as Goffman), that claim that at a very fundamental level all people—even those in extreme situations without power, such as slaves—have an aptitude for decision-making, although they might be punished for their actions (Hitlin and Elder, Jr. 2007b).

Several researchers from different research traditions also refer to agency as a capacity or capability to act (see e.g., Ahearn 2001; Giddens 1984; Hitlin and Elder, Jr. 2007a; Sewell 1992), although they also point out that having this capacity alone is not sufficient to produce effects in one's life or surroundings. Stephan Fuchs (2001) maintains that much of agency theorizing merely assumes that people "have" agency. Having agency does not, however, lead to any specific explanation in terms of how actions follow from merely "having" agency. For example, the notion of "existential agency" assumes that, in theory, all actors have agentic capabilities, although there can be individual differences regarding the level of agentic potential (Marshall 2003 in Hitlin and Elder, Jr. 2007a, 37) and differences between populations due to the varying levels of structural opportunities and situational constraints as reported in life course studies (see e.g., Elder, 1994; Shanahan et al. 1997).

Although many scholars claim that agency is merely a characteristic that individuals have, non-individualistic interpretations of agency extend the notion to groups and emphasize the socially intentional side of agency. For example, cultural psychologist Carl Ratner (2000, 422) claims that agency is dependent upon social relations in order "to become real (realized) and objective (objectified)." Following French structuralist Pierre Bourdieu, Ratner (2000, 422–423) proposes that people's actions are guided by "habitus," which is a "set of expectations, assump-

tions, and dispositions to react which result from particular forms of social experience with particular social conditions." These patterns work to foster various characteristics of human agency, and agency can be enhanced only by these social relations.

2.1.2 Structure and agency

In classical sociological research, agency is closely connected with the central problem and debate of social structure that discusses the ways it is engaged with structural contexts, and alternatively, how individuals are able to shape the circumstances they are in. The pull between freedom (individual, agency) and order (structure) is not only in the core of the study of society (Alexander 1987 in Hays 1994, 59), but it is still one of the most important theoretical issues in the human sciences in general (Bernstein 1989 in Craib 1992, 33). The term "structure" has become a powerful synonym for denoting "the whole" when dealing with the complexity of society (Sewell 1992). The discursive power of the term is, however, facing challenges when connected with the discussions of human agency, transformation, and change, because structure suggests stability (Sewell 1992). To solve this, the normative questions on how free we are in reality to act upon our own mind, has been treated differently both between and within different social sciences. Sharon Hays (1994, 59) claims that the tradition of sociology pushes the researchers to "look for order, finding patterns, making generalizations, establishing laws, and thereby discovering the structured character of the social universe." Anthropology, on the other hand, locates structure in a very divergent, incompatible way when compared with sociology (Sewell 1992; cf. Hays 1994). However, as pointed out by sociologist and psychotherapist Ian Craib (1992), the idea of structure is not easily abandoned because there is some "structure" in social interaction and in society that is long-lasting in nature.

Social research traditions commonly linked to Karl Marx and Émile Durkheim regard structure mainly in terms of their constraining nature by contrasting agency and structure. Structuralists focus on the situated human action and maintain that human behavior is not based on free will, but instead, prevalent conditions (as constraints and structures) produce human action. People as situated actors respond to structural conditions, such as culture, language, social status, and network locations (Fuchs 2001). Also belonging to this structuralist orientation is French historian and philosopher Michel Foucault (Macmillan 2007). More recently, American social thinkers such as Stephan Fuchs, John W. Meyer, and Ronald L. Jepperson have written about agency as a product of social structure—rather than as an aspect of people's behavior—questioning the ontological importance of the notion of agency (Macmillan 2007). For Fuchs (2001), agency is not an essential

property that people have as people. It is a device that socially positioned observers (i.e., individuals) employ to make sense and attribute social outcomes and effects, along with structural explanations. While agency blooms in situations where individual discretion is enabled, structures are attributed to outcomes that restrict individual agency. Thus, rather than being treated as "opposing natural kinds," micro and macro perspectives (i.e., agency as micro level and structure as macro level) are treated by Fuchs as poles within a continuum, which vary depending on their locations. Fuchs's idea of the variable levels of agency lessens the mystery around the question of free will; it is operationalized as the amount of discretion available for individuals in particular structures or networks. For example, a person conducting routine work is less likely to use "the language of intentionality" when compared with individuals in professional work, where managing uncertainties is of essence (Fuchs 2001, 31 mentions work with innovation). Some networks and social structures may in fact discourage agency or allow room for individual maneuvering. Agency is, then, best used in the context of ''second-order observing." Although people exist at the same time in the micro and macro worlds, they still have less control and knowledge over the macro world. Macmillan (2007, 6) comments that Fuchs's line of thought represents a more radical take on Marx, who maintained that men make their own history, but not under self-selected circumstances. In a similar manner, Macmillan proposes that the macro-historical perspective provided by Meyer and Jepperson (2000) regards the actor as ultimately subordinate to the structural and cultural context. The actor in the modern, mainly Western (although increasingly global) cultural framework is a cultural construction of an authorized agent that operates on behalf of different types of interests, including large collective purposes. The modern "actorhood" (p. 101) is an agentic construction invested not only in individuals, but also in organizations and national states, and has historical roots in the social agency appearing with religious and post-religious evolution. The movement away from deities has transferred the agency from gods to society's structures, organizations, and the individual. For Meyer and Jepperson, the modern individual is empowered with more and more godlike authority and vision.

The dilemma and intertwined nature of structure and agency has been frequently discussed among social theorists, such as Giddens (1984), Bourdieu (1977), Hays (1994), and Sewell (1992), to name a few. The first two are the most cited, although they are criticized in their merits on different accounts (see e.g., Ahearn 2001; Craib 1992; Emirbayer and Mische 1998; Fuchs 2001; Karp 1986; Loyal and Barnes 2001; Shilling 1999; Sewell 1992). Giddens's structuration theory is an attempt to address structure and action through one framework, gapping the division between scholars focused on structural patterns on one hand and experiences of the individual actor on the other. Giddens's "theoretical omelette" (Craib 1992, 13) is an attempt to reconcile between the earlier mentioned Marx, Durkheim, and

Weber (Sewell 1992, 5). The theory gives priority to social practices (over structure and action) and deals with the production, reproduction, and transformation of structures. It does not explain but rather describes the world (Craib 1992). Giddens argues that people have a reflective ability to choose what we do. We can give rational explanations of our actions, although it is not possible to dissect action into reasons, motives, and intentions. Rather, the ontological condition of human society is based on a continuous building of an understanding of ourselves as part of the world and the actions we are in, including the human knowledgeability of our social context (Craib 1992). According to Giddens, people have a "discursive consciousness" about what they are doing, and a "practical consciousness" about how to do it and how to proceed, although they might not always be able to make the knowing explicit (Craib 1992, 64). Our knowledgeability is of implicit social rules that are applied in various contexts. However, any "causes" for our actions are not stable or generalizable. "Then, 'explanations' in social science are much closer to descriptions – descriptions of people's reasons for acting – and their intended and unintended consequences" (Craib 1992, 15). For Giddens, the duality of structure means that structures are "both the medium and the outcome of the practices which constitute social systems" (1981, 27 in Sewell 1992, 4). This suggests that structures are a process instead of a stable state (Sewell 1992); they are "a becoming rather than a being" (Karp 1986, 135).

Bourdieu's and Giddens's writings come close to each other in their attempts to capture choice and free will. They both perceive human agency as repetitive and habitual, similar to the views in many different research traditions, including new institutionalists and ethnomethodologists (Emirbayer and Mische 1998). However, when Giddens tries to overcome dualism with the mutual constitution of structure and agency, Bourdieu offers a more deterministic model for the behavior of individuals acting in the world in order to reproduce social structures that also shape individuals with his notion of "habitus." Practices and representations are produced by "structuring structures," which in return reproduce or reconfigure the habitus (Bourdieu 1977, 78). Habitus mirrors Giddens's structuration as a structuring feature of life, where a person is a result of internalized influences. With his emphasis on the recursive and reproductive tendencies of habitus, Bourdieu offers less room for transformation and social change (Ahearn 2001). However, even he recognizes that it is possible for habitus to be innovative, if it can remake its conditions (Ratner 2000).

Although terms such as "actor" and "agent" are in many cases used interchangeably (by several theorists referred to in this chapter), anthropologist Ivan Karp (1986) finds that different emphases can be found between the two. An actor is somebody whose actions are rule-governed or oriented, while an agent is a person exercising power in the sense of having the ability to bring about effect; all people have these two perspectives about their actions. Emirbayer and Mische (1998,

1004) follow along the same lines, but deny the separate existence of agents; there are only "actors, who engage agentically with their structuring environments," referring to the analytical difference between action, agent, and structure. Karp's "causal power" of the agent is very similar to that of Giddens's "transformative capacity" of people to produce form in the world (Karp 1986, 136–137) and agency as defined by Simonds (1989) as "creative or transformative power" (in Hays 1994, 61). Structurally transformative agency is something that has "non-trivial consequences," having an empirically observable effect on social patterns (Lukes 1997, 3–29 in Hays 1994, 63). From this point of view, agency is only restricted to creating, recreating, or transforming social structures, and human action that reproduces existing structures without structural impact is not, by definition, agency.

2.1.3 Temporality and the reflexive self

Notwithstanding the strict definition of agency in the classical sociological literature, many theorists have considered the subjective and individual-level experiences important in studying agency. Introducing the notion of time—past actions, future-oriented thinking, and the present—as analytically separate levels of discussion about agency has enabled theorists from different traditions to connect theoretical issues on individual action within the social structures. In particular, many other theorists' interests in agency are motivated by the relationship between its first-person and temporal dimensions, with the aim to address it in different situations across the human life course. They claim not only that agency is exerted differently depending on the agent's time horizon (Flaherty 2002, 2003; Hitlin and Elder, Jr. 2007b), but that agentic processes cannot be comprehended in their full complexity without the link to the temporal relational contents of the action (see e.g., Emirbayer and Mische 1998; cf. Giddens 1979 in Flaherty 2003, 19). Emirbayer and Mische (1998) situate agency analytically within the flow of time by conceptualizing agency as

> a temporally embedded process of social engagement, informed by the past (in its habitual aspect), but also oriented toward the future (as a capacity to imagine alternative possibilities) and toward the present (as a capacity to contextualize past habits and future projects within the contingencies of the moment). (p. 963)

Emirbayer's and Mische's social and relational conception of agency borrows from different theorists. They adopt from the practice theorists in the influence of past experiences and patterns in agentic processes; from narrative psychology in

the idea of the generation of future trajectories and possibilities for thought and action; and from the pragmatists in the idea of agents making practical and normative judgments in situations where there is "'phronetic gap' between the formula and its enactment" (Taylor 1993, 57 in Emirbayer and Mische 1998, 994). Social psychologists Steven Hitlin and Glen H. Elder, Jr. (2007b) follow partly in line with Emirbayer and Mische and propose with their social behaviorist approach that when routinized action is unable to guide our interactions, we must put "pragmatic agency" into use (Camic 1986 in Hitlin and Elder, Jr. 2007b, 178). This action is guided by temporally proximate action goals. The writers also identify "identity agency" (p. 179), which is another level of situated agency guided by past experience and behavior. It refers to agentic action as role enactment that aims for socially desirable and successful interactions. Identity agency is connected with commitments that we have for social interaction, which are highlighted by practice theorists such as Giddens and Bourdieu in their emphasis on agency-reproducing structures (Hitlin and Elder., Jr. 2007b).

Approaches to agency that connect the concept with individuals' lived realities and the different possibilities for action are also fitted with individual self-conception; our self-conceptions affect how we construe being a human or an agent and influence how we act. While identity can be perceived as a socially occupied position, self is how we see ourselves. According to philosopher and psychologist Rom Harré (1998, 3), as cited by Heinz (2002, 54), the self is "a site from which a person perceives the world as a place from which to act." Whether the question is of spontaneous novel action or patterned identity enactment, agency is constituted "through established self-in-situation processes implicating the reflexive aspect of the self" (Hitlin and Elder, Jr. 2007b, 196). For example, in the case of identity enactment, we choose to "play the part," as it is important to our sense of self for different reasons, such as to avoid shame (Scheff 2000). The psychological theory of the self, interestingly, simultaneously emphasizes both human uniqueness and stability, as well as multiplicity and variability. This apparent ontological paradox is explained with the existence of different representations of the self; how we understand and talk about ourselves can indeed be contradictory, depending on whether we talk about ourselves "now" or "then," in the present or in the past (van Langenhove and Harré 2005, 82). Although talk of ourselves does not necessarily directly reveal our internal organization of the self, it indicates our positioning to others and to the world. This positioning constitutes our sense of who we are at that moment of telling (Bamberg 2006). Thus, social psychologically, the multiplicity of self is present when we choose the position from which we talk about ourselves in relation to others. Unity of the self can be created through weaving the different positions together into a storyline through narration (Davies and Harré 1990).

Consequently, conceptualizing self as an agent and a point of view to human action is distinctively discussed in the biographical and life course research. In this line of research, the self as an agent is retrospectively constructed through establishing a timeline of personally significant events and outcomes, entailing appraisal of the actions and their consequences. More importantly, biographies and life stories establish meaningful links between the narrators' past, present, and future (Heinz 2002). Biographical studies extend the time horizon from the situated agency into the future by analyzing narrators' beliefs in their capacity to exert influence on their own action (Hitlin and Elder, Jr. 2007b, 182). Theoretically, these studies connect with social psychological constructs, such as self-efficacy as the perception of capacity of action (e.g., Bandura 2001) and planful competence as self-confidence to make rational and realistic decisions (e.g., Clausen 1991), which are individual-level constructs that link individuals' self-reflective beliefs on our capacity to turn goals into long-term plans. Although self-efficacy is not the capacity per se, it regulates our aspirations and choices for our behavior because people must believe in their own capabilities to have control over their own actions and external events (Bandura 1997 in Bandura 2001, 10). Without efficacy beliefs, people lack incentive to try to produce effects. Having the metacognitive capability for self-reflection, people can evaluate the meaning of their lives, values, and motives (Bandura 2001). Self-concepts that support positive appraisal of one's capabilities allow for both longer endurance and for supporting longer-term goals. Repeated successes of efficacious actions also generate a stronger self-perception of having the ability. For this reason, structural possibilities that allow individual autonomy are not sufficient on their own to produce agency (Hitlin and Elder, Jr. 2007a). Thus, our sense of ourselves as causal agents is not based merely on the reflection of others, but also on our own self-conceptions and experiences as causal agents (Gecas and Schwalbe 1983). In my reading, this relates to the necessity of reflective and integrated agency; it is not possible to make choices unless we know "who" we are or the "future person" we are making plans for (Mackenzie 2008, 9).

2.1.4 Meaning constructions as forms of agency

From the hermeneutic point of view, we humans interpret ourselves, others, and our surrounding world all the time. In his book Frame Analysis, sociologist Erving Goffman (1974, 8) writes as cited by Flaherty (2003, 30) that "when individuals attend to any current situation, they face the question: 'What is it that's going on here?'" Be it social or any kind of situation or circumstance we find ourselves in, it is necessary for us to get grips on our situation. In this sense, just being a human

requires us to analyze, reflect, and choose our moves within different action situations. Understanding ourselves through our lived realities is, in fact, necessary in human adaption and sensemaking in our respective environments (Hitlin and Elder, Jr. 2007b). Philosopher Charles Taylor (1985) has also famously argued that we are "self-interpreting animals," interpreting ourselves and our world. Having this capacity is, for him, the key element of human agency. While we live in a world of cultural meanings, we are, in fact, forced to make choices based on our interpretations of our world. Some of the choices we make are very mundane, such as what to wear, but other decisions entail long-term commitments, such as choosing your spouse. This allows for a great deal of individual variation in our lives (Brockmeier 2009). Cultural psychologists propose that these meanings are always relational, reflecting our relationship to the world we are interpreting. Thus, meanings do not ignite action; they are always interpreted and only indicate a range of possibilities for action (Holzkamp 1983 in Brockmeier 2009, 222). Therefore, rather than discussing any causal relationship between human action and environment, cultural psychologists more often discuss intentionality and *reasons* for conscious human action and being open to influences of constructivisms and social constructionism in focusing on the construction of meaning.

Cultural psychologist Jerome Bruner (1986) proposes that the human condition is best understood through the ways people construct their worlds, both real and imagined. The complexity of our meaning structures is more important than discussing the ontological status of the products of our sensemaking. Drawing from Bruner and Klaus Holzkamp, psychologist Jens Brockmeier (2009) suggests that meaning structures that stretch from real to fantasy and from objective to subjective create "extended spaces of possibilities" for human action (p. 217). It is the human narrative imagination that enables us to probe our "action possibilities" in everyday discourse and other material forms, such as in literature (p. 227). Based on this, Brockmeier conceptualizes subjective and multiple meaning constructions as forms of human agency. Brockmeier's interpretation of ideas in the conception of meaning proposition leans on humans' abilities for action, choice, and imagination, and highlights the agentic aspect of human subjectivity that is bound to our culture. Here, the narrative is used "as a symbolic form and practice in which we act out our epistemic relationship to the world and ourselves" (p. 227). Narrative is one practice of the self to subjunctivizing the world. Bruner (1986) writes that "to be in the subjunctive mode, is, then, to be trafficking in human possibilities rather than in settled certainties" (p. 26). Thus, the narrative mode of knowing, according to Bruner, suggests that individuals organize their own experiences in a way that assumes intentionality of human action.

For some, the language of agency cannot be detached from the study of agency, and to present oneself as an agent is the same as being an agent. Philosopher and psychologist Rom Harré (1995) claims that we can present ourselves as agents

through the discursive use of language in two ways: by "the taking and assigning, accepting and repudiating of responsibility for actions" and by demonstrating that "what happened was an action satisfying some appropriate rule, convention or norm, or was not an action but the effect of some causal process" (p. 123 in Brockmeier 2009, 224). By positioning ourselves and others in roles and parts in these situations, we assign them agentive powers (Davies and Harré 1990; van Langenhove and Harré 2005), and both ontologically and morally create their agencies through agentive discourse. This takes place in written stories as well as in speech acts, through conversations and talking. In this study, for example, it takes place through the interview, where I as the interviewer and the study participants themselves assume our positions through our talk. It is to be noted that when talking specifically about oneself, it is different to talk of a subject of reporting than as a character in an eventful drama (van Langenhove and Harré 2005). For Brockmeier, this presents a creative potential through the usage of agentive language. Others share the same view. Harlene Anderson (1997), who has studied human action in language in a therapy context, proposes that narrative "becomes the way we imagine alternatives and create possibilities and the way we actualize these options. Narrative is the source of transformation" (p. 213), highlighting the ontological dimension of narrative.

2.1.5 Narrating human actions

As we have seen above, agency can be many things at the same time; it is not only the action itself, but also a conscious intention or alternatively an unintended consequence of action, and it can be a meaning construction or a process through which structures are reconstructed or transformed. It can also be inherent to us all or exercised in groups. This allows—or more aptly forces—me to choose a more narrow definition relevant to my research question. In this study, the point of focus and origin of agency lies within the individual. The approach has similarities with biographical and life course research that perceive human agency as an individual-level construct connected with the memory of a lived experience, interaction, and conventions of communicating the experiences in constituting the self (see e.g., Fischer and Goblirsch 2006). This study relies on the same conception of agency and utilizes the benefits of human narration by tapping into different frameworks of meaning simultaneously. In Chapter 4, I will explain in more detail why narrative understanding is suited to articulating the relational and temporal dimensions of human agency. Here, however, I will provide some initial starting points based on the earlier presented conceptualizations to help orient the reader to the rest of this report on how the selected approach is at the same time practical and philosophical.

Firstly, narrativizing agency is attractive from the methodological point of view because it is concrete and narratives can be collected anywhere. Atkinson and Coffey (2003, 110) argue that actions "are understandable because they can be talked about." This is important, as much of agency debate is theoretical and conceptual rather than focused on the empirical side of human action (Anderson 1997). Studies on agency in life course research pay attention to the subjective meanings and ways individuals make sense of their lives (e.g., Heinz 2002; McAdams 2005; Macmillan 2007; Sarbin [Ed.] 1986). In many cases, these meanings take their forms in narratives because narrative is one of the most potent resources for individuals to recall and reconstruct stories of personal experiences (e.g., Bruner 1986, 1987, 1991; Ochs and Capps 1996; Polkinghorne 1988, 1996; McAdams 2005; Ricoeur 1980). Psychologists Howe and Courage (1997) write about how the autobiographical self is developed at a young age, when the child starts to talk about events from a subjective standpoint. Similarly, when an individual is asked "Who are you?", she is using her action references to answer that question (van Langenhove and Harré 2005). Human imagination and agency determine what is said (included or excluded) in the narratives of oneself (Riessman 1993). In this line of research, individuals are seen as storytellers who seek purpose and unity in their lives through narratives that echo coherence between the past and the imagined future. Thus, the central claim of different narrative approaches to agency is that human experiences cannot be seen as a detached and disconnected series of events (Mackenzie 2008). Here, I think of narrative as "an on-going activity of self-interpretation" (Mackenzie 2008, 13), and of narrative and the self as inseparable, for "narrative is simultaneously born out of experience and gives shape to experience" (Ochs and Capps 1996, 19).

Secondly, in the linguistic view, when viewing agency as stemming from the self, the self can be understood as a narrative self that exists in relation to our position and point of view (see e.g, Davies and Harré 1990). In this sense, our "being-in-the-world" (from Woolfolk et al. 1988 in Anderson 1997, 215) is never complete, as self-narrations can be retold and reformed. Relating to each other and understanding who we are, what we do, and what we could do is natural through personal telling and narrations (Anderson 1997). We are constantly self-positioning in our self-narratives, even when we are not engaged in full biographical telling (Davies and Harré 1990). As an implication of telling of human actions, it is considered here that personal narrations are endeavors driven by point-of-view and purpose, depending on contextual elements, as well as the narrative and language capacity. When drawing from social constructionism, in narrative telling, the context of telling also affects the selected narration strategy of the narrator (Polkinghorne 1996; see also Chapter 4.3), where narration as "doing self" cannot be seen as the only purpose of narrating human experience (De Fina and Georgakopoulou,

2008, 381). Although self-narratives are maintained, formed, and reformed by social actors to provide a sense of "coherence and distinctiveness" (Sveningsson and Alvesson 2003, 1165), they are still "no more fictional than any other product such as thought since abstraction, schematization, and inference are part of any cognitive act" (Robinson and Hawpe 1996, 111–12).

Thirdly, this study discards the limitations of the analysis of human agency to merely observable or statistically confirmable, and turns away from pursuing external reality (see more in Chapter 4.5.1). Studies that use linguistic data (i.e., interviews) have found it relevant to focus on the processes that construct the "reality." Interest in the linguistic turn has introduced a line of research that has questioned the possibility of language to represent the reality. Instead, here language is treated as something that produces the reality through which people act. The selected approach and conception of agency is in line with researchers who maintain that it is necessary to seek individuals' own perceptions and interpretations of the reasons and implications of their own actions and the ways they perceive themselves as responsible for events in life (cf. Ahearn 2001). Such researchers utilize theories that focus more on language than any other dimension of action, and construct their research questions accordingly. They may vary in their level of focus between micro-level and local analysis to drawing connections with macro and social action in the data (see e.g., De Fina and Georgakopoulou 2008). For example, Lieblich et al. (2008) analyzed what kinds of agents individuals see themselves as in their personal narrations; do people see themselves as free agents or do they perceive that their deeds or even preferences are determined from the outside? As opposed to considering personal narratives merely as identity enactment accounts of utilizing cultural repertoires or stocks of stories (see also e.g., Bruner 1986; Swidler 1986; see also McAdams 2005, 250), this study prioritizes the individual's own construction of agency in the flow of time reconstructed as a personal narration. This selected approach thus relies heavily on the individual's ability to reflect upon one's agentic abilities, but also recognizes the socially constructed possibilities for action as understood by the agent. What follows is that although agency can be a reflection of the individual's goal-directed intentionality, in narratives, the end points and personal descriptions are chosen so that they can discuss personal agency against different social or other constraints, reflecting a teleological structure of narrating human agency (Lee 2004). In this study, narrative is considered to both help understand human agency and experiences and to construct them through the use of language and attributing meaning to the narratives (cf. Anderson 1997).

3 INQUIRY INTO BEING AN ENTREPRENEURSHIP DEVELOPER

3.1 Entrepreneurship development

In seeking to understand how individual sensemaking can enhance our understanding of agency in entrepreneurship development, a definition is required. This is not simple, because entrepreneurship development does not lend itself to easy or exhaustive definitions; its purposes, practices, and actors involved vary in different countries, and no single organization or policy can be found to account for the development of entrepreneurship. This chapter discusses the different ways we can delineate entrepreneurship development, and the different means to increase the quality and quantity of entrepreneurs. This chapter positions entrepreneurship and business development services in a government policy context, provides a brief overlook on the underlying assumptions that frame the academic discussion, and communicates the importance of publicly funded and supported entrepreneurship development measures.

3.1.1 Delineating entrepreneurship development

Broadly speaking, entrepreneurship development refers to encouraging and supporting the creation and growth of new companies with a focus on the individual, who is interested in engaging in economic activities (Lundström and Stevenson 2001, 2005; UNDP 1999). At the state level, focus on the individual and particularly small new firms instead of large ones has already been seen for more than two decades, as many Western economies have developed entrepreneurially oriented policies toward "entrepreneurial economy" (Ács and Audretsch 2001; Audretsch and Thurik 2000; Bargen et al. 2003; Dreisler et al. 2003; Verheul et al. 2001). As pointed out by Lundström and Stevenson (2005), this interest has been supported with growing research on the contribution of entrepreneurs and new companies to the economy, but more specifically to economic growth (e.g., Audretsch and Thurik 2001; Audretsch 2007; Carree and Thurik 2003; Wennekers and Thurik 1999; Kreft and Sobel 2005), employment and job creation (e.g., Audretsch and Thurik 2000, 2001; Bednarzik 2000; Malchow-Møller et al. 2011; van Praag and Versloot 2007), and innovation (e.g., Karlsson et al. 2005; Kelley et al. 2016). However, at the same time, it has also been claimed that the potential

impact of entrepreneurship and small business on the economy is controversial (Baumol 1990) and the results from different studies are ambiguous (e.g., Carree et al. 2002; Karlsson et al. 2005).

The term "entrepreneurship development" is used in many cases in the entrepreneurship literature conterminously with concepts such as business or "enterprise development" (see e.g., DCED publications; Journal of Small Business and Enterprise Development publications), although there can be slight differences in their connotations. Differences in policy for entrepreneurship development and promoting and developing small and medium-sized enterprises (SMEs[1]) can be found both in terms of quantity and quality (Lundström and Stevenson 2005). For example, while entrepreneurship development is usually connected to innovation and the growth potential of new companies (e.g., Ács and Audretsch 1990; Audretsch et al. 2011 [Eds.]; Baumol 1968; Drucker 1985, 2011; Olsson and Frey 2002; Schumpeter 1912, 1934; Wong et al., 2005), enterprise development is discussed in the context of SME development schemes or business assistance programs, which focus on productivity and the competitiveness of existing companies in particular industries (see e.g., Massey 2003; Lewis et al. 2007), with no specific emphasis on the individuals or their entrepreneurial aspirations (cf. Audretsch 2003; Lundström and Stevenson 2005; Storey 2008). Furthermore, entrepreneurship support necessitates attention not only to the business environment, but also to the overall cultural support for entrepreneurship requiring more long-term support. This policy message has been driven throughout the whole of Europe in order to foster entrepreneurial attitudes, skills, and mindsets among Europeans, particularly students, to ensure that Europe remains globally competitive (EC 2000a, 2004, 2006). Such an approach uses more "soft" policy instruments, such as mentoring and entrepreneurship promotion to increase the supply of entrepreneurs (Lundström and Stevenson 2005). However, because experiences from both entrepreneurship and SME development are very similar (UNDP 1999), and scholars, policy researchers, and international development organizations regularly couple them or include them with the existing stock of SMEs into entrepreneurship policy in addition to potential entrepreneurs (see e.g., De 2000; Lundström and Stevenson 2005; OECD 2004a; Storey 2008; Wennekers and Thurik 1999), this study considers and uses them partly in parallel (see also study participants' conceptualizations of the concept in Chapter 6.5.2). In this study, we also consider that entrepreneurship is fostered through specifically designed measures that promote formation, development, and growth of small businesses (cf. Howard and Hine, 2000).

[1] SMEs are a heterogeneous group. In Europe, SMEs are identified by employment size as enterprises with more than 50 and fewer than 250 persons employed, with 2–50 M€ turnover, and 2–43 Me balance sheet. (EU recommendation 2003/361)

3.1.2 Rationale for interventions and public support

Public interventions to promote entrepreneurship are most commonly justified by rectifying market failures or externalities in the field of entrepreneurship. These include lack of finance, information of the benefits of entrepreneurship, learning experiences of entrepreneurial activities, business advisory services, and other services useful for entrepreneurs and small business that would not be fully or adequately provided by private organizations (Audretsch 2003; Storey 2008; Verheul et al. 2001). Justifications for wider state intervention are also made for cultural constraints and are rectified to raise awareness for entrepreneurship (Lundström and Stevenson 2005; Storey 2008) or to encourage positive externalities and spillover effects, where the social return of the assistance and support exceed the private returns (Lerner 1999 in Chrisman et al. 2005, 773). When circumstances change, measures to address the market failures also change; some measures can become less pertinent and are only temporarily needed, such as delivering information about the benefits of training and skills development (Storey 2008), while others may require a longer presence, such as the availability of finance in transitional countries (Aidis and Sauka 2005).

Within the broad category of entrepreneurship development, states may choose to influence business startup and growth decisions through a wide range of support measures. According to Lundström and Stevenson (2005, 53), "entrepreneurship policy is about positively influencing the environment in favour of entrepreneurship and introducing measures that will enable more people to move through the entrepreneurial process." The entrepreneurial process is generally considered to consist of three phases: idea, planning, and business establishment (Wilken 1979 in Jenssen and Havnes 2002, 177). Each of these phases could benefit from different types of external support (Reynolds and Storey 1992 in Jenssen and Havnes 2002, 177), although they can partly overlap and the learning and support needs of the entrepreneurs can change during the process (Jenssen and Havnes 2002). Lundström and Stevenson (2005) categorize the support into five different areas, including raising awareness of entrepreneurship as a career and employment option; supporting pre-startup (nascent), startup, and early post-startup activities; and lastly, enhancing business maintenance and expansion. While an abundance of support for entrepreneurship is about providing direct support for nascent and active entrepreneurs, many means are not directly focused on the entrepreneurial process, but rather on the externalities of the entrepreneur. These include, among others, the creation of a conducive environment or "rules of the game" (North 1991, 98) for entrepreneurship development by improving the conditions in which new and existing companies can function effectively. This institutional approach maintains that economic growth is a function of good institutions that provide a

payoff to productive forms of entrepreneurship (Sobel et al. 2007; see also Baumol 1990).

Because many areas in government policies affect entrepreneurs, policymaking in entrepreneurship is complex and can include regulatory, trade, labor market, regional development, social, and gender policies (Lundström and Stevenson 2005). However, although it is widely agreed that entrepreneurship development would benefit from a cross-cutting strategy (see e.g., OECD 2004a), it still remains unclear what governments should do to help small businesses (Storey 1994 in Boter and Lundström 2005, 255) or which combination of measures could produce the expected outcomes, considering the complex and combined effect of individual (entrepreneurial), organizational (company), and contextual issues in promoting entrepreneurship (Lundström and Stevenson 2005; see also Verheul et al. 2001). According to Storey (2008), governments may choose to emphasize either the removal of barriers or the provision of direct support to business owners. As a general guideline, it is also suggested that SME policy be easily understood so that it can be adopted by small enterprises which commonly lack time or other resources in dealing with the government. Unfortunately, the case is usually quite the contrary for a number of reasons. First, the difficulty of defining a typical SME has led to a commitment to address the needs of a large variety of small businesses and has resulted in the lack of one unified theory on SME policy. Second, there is a plurality of public organizations that each address this issue differently, resulting in an array of entrepreneurship and small business policies (Gibb 2000c; Boter and Lundström 2005).[2]

Contrary to proponents of limited structural approaches (see e.g., Howard and Hine 2000), several scholars underline the need to focus on interventions that have the potential to impact both the supply side of entrepreneurship (focusing on the individuals and their motivation to start a business) and the demand side (focusing on opportunities individuals have in engaging in entrepreneurship) (Lundström and Stevenson 2005; Verheul et al. 2001; Wennekers and Thurik 1999; Audretsch et al. 2002). In other words, the supply side is shaped by the general characteristics of the population, such as educational background and attitudes toward entrepreneurship, and can be effected through policies that promote entrepreneurship at the societal level through media that provide and promote entrepreneurial capabilities through education and training, and that ease access to recourses (such as finance). The demand for entrepreneurial activities, on the other hand, reflects the different opportunities individuals have to engage in entrepreneurship, and can be addressed

[2] On the other hand, Baumol et al. (2007) remind us that states cannot and should not steer everything. Namely, government support is not a necessary precondition for the growth of all sectors and industries. Writers go further, stating that the pace of economic growth is in fact dependent on the independently growing successful sectors and industries.

through policies that, for example, ease business entry into markets, promote business linkages, and have access to value chains (Audretsch et al. 2002; cf. Lundström and Stevenson 2005).

3.2 Entrepreneurship developers as agents

The shift and advances in the entrepreneurship research agenda from trait focus to behavioral and process focus (Landström et al. 2012) advocated by several researchers (e.g., Eckhardt and Shane 2003; Gartner 1988) have produced normative/pragmatic literature for practitioners in the position to mentor, advise, and train potential entrepreneurs and business owners. However, to date, the role of the entrepreneurship developer is still poorly understood, with little conceptual and empirical discussion on who the "entrepreneurship developer" is and how his or her agentic behavior is perceived. Being a relatively new focus, there are few studies that problematize or discuss different interpretations of human action in social worlds of entrepreneurship development or that focus on human agency as the central interest. In this chapter, the different theoretical and methodological approaches researchers in entrepreneurship development have taken are examined to bring forth the underlying assumptions of the existing approaches and the ontological status and roles they accord to individuals engaged in entrepreneurship development, moving from object-focused discussion to subject-focused views. An agency perspective considers, for example, how existing research considers individuals to be embedded in different social, structural, and character-related constraints. Following the individual-focused approach to agency, to be an agent or to act agentically is conceptualized as a capacity for first-person perspective and individual choice, discretion, and deliberation.

3.2.1 Knowledge transfer and the expert paradigm

In the following chapters I use concepts such as education and training (for new and existing entrepreneurs), financial support, and entrepreneurial advising and counseling. The first two forms of support are self-explanatory, whereas the last term is more obscure and can signify several different types of services. These may include mentoring, guidance, and other direct or indirect forms of assistance offered to entrepreneurs during the early stages of the venture creation (Chrisman et al. 2012) in and through different institutional contexts, such as in business development programs, business and entrepreneurship centers, and incubators. Inevitably, there is some variance in the terminology (e.g., in some cases, business advisory services has been referred to as coaching; Cumming and Fischer 2012). When

viewed from the perspective of expertise needed and tasks performed, entrepreneurship developers cover a wide range of occupational categories. In addition to teachers and educational experts, people involved in business-advisory practice also include other professional specialists and advisers such as financial and legal professionals (i.e., accountants, solicitors, consultants, and bankers) or other "outsiders" providing help for the business owners (see e.g., Bennett and Robson 1999; Dyer and Ross 2007; Robinson 1982; Robson and Bennett 2000).[3]

In most countries, entrepreneurship developers and advisers come from diverse organizational contexts. They work in public or semipublic organizations, business and sector-based trade and professional associations, and large firms, as well as in small professional organizations (Bennett and Robson 1999; Dyer and Ross 2007). Although some studies have claimed that government-sponsored business advisory and startup services are either less desirable or less significant in accelerating business growth (Bennett and Robson 1999; Jay and Schaper 2003; Robson and Bennett 2000; Westhead and Birley 1995), other studies have proposed that entrepreneurship development benefits from an infrastructure of both public and private organizations (Storey 1994 in Boter and Lundström 2005, 249; Gibb 2000c). Also, in the case of startups and early stage ventures, a much higher level of public support usually takes place (Birley and Westhead 1992 in Bennett and Robson 1999). There is some evidence that new companies are generally more likely to access beneficial public resources in terms of advice and funding when compared to companies in older age groups (e.g., Pickernell et al. 2013). Public services have been designed particularly to resource-poor companies that are not in a position to utilize market-priced consulting services (Vesper 1983 in Chrisman et al. 1987). This includes not only new ventures, but small companies in general that engage less in long-term planning (Robinson 1982), utilize less external management support, and are considered weaker when compared with larger companies (Vickery and Blair [OECD] 1995 in Hjalmarsson and Johansson 2003, 86; see also Bennett 2008 in Delanoë 2013, 384).

Most often, external advisers and business development experts are seen as an important information and knowledge source for entrepreneurs (Robinson 1982; Chrisman 1999; Chrisman and McMullan 2000, 2004) for gapping the entrepreneur's knowledge deficiencies related to *know-whys, know-whats, know-hows,* and *know-whos* (Malecki 1997 in Chrisman and McMullan 2004, 232). Outsiders' interventions are expected to have the biggest impact during the first stages of the business startup (Chrisman and McMullan 2004) in compensating for the "liability of newness," which refers to the lack of established relationships, roles, or skills needed among new companies (Stinchcombe 1965 in Delanoë 2013, 383–384).

[3] This literature review excludes providers of knowledge-intensive business services (Caniëls and Romijn, 2005), which include marketing, software, information processing, R&D, technical, organizational, and HR development services.

Advisers in public service provide not only assistance, advice, and education to fill in the education void of aspiring entrepreneurs (Mario and Schatz 1980), but they also function as experts in the screening process to prevent nonviable business ideas (Sonfield 1981).

Studies grounded on conceptualizations of entrepreneurship and business advising as knowledge work (Chrisman and McMullan 2000; Labas et al. 2015; see also Alvesson 2011) propose that entrepreneurship developers' purposeful action is oriented toward enhancing the learning and knowledge acquisition of the entrepreneur or potential entrepreneur. Thus, the main source of value is in the adviser's knowledge capacity, which can bring about results in terms of the client's learning process. Focus on the operational content for advising practice is characterized in the literature by the adviser's capabilities in processing and utilization of both formalized and scientific knowledge on business formation and growth, and can be interpreted as entity-based approaches to professional competence (cf. Sandberg and Pinningto, 2009, 1143), producing discussion on what constitutes professional knowledge, competence, and key skills in advising. This "expert paradigm" (Christensen and Klyver 2006, 304), mostly discussed in the frame of classical management consultancy literature, has pushed the idea of a knowledgeable expert that manages the knowledge transfer process with a clear understanding of both the content and means of reaching the rational client. The roots of rationalistic and content-focused approaches come from Hjalmarsson and Johansson (2003) in the neo-classical theory, which has also largely motivated and shaped publicly financed advisory services to present the consultant "as an objective and competent professional with unquestionable knowledge and experiences of great benefit for any client he/she meets" (p. 88). In these studies, the expert is characterized as "the knowledgeable teacher" and the entrepreneur as "a pupil." The usage of this terminology is very indicative regarding its portrayal of both the functions and positions as well as the characteristics of the expected social behavior of experts and their clients.

Although it is very pertinent at the rhetorical level, in practice, the connection between knowledge transfer (from the expert) and action (enhanced client learning process) has been difficult to prove in the advising context, because self-selection may contribute more to positive results than micro-level support (Storey 2003 in Delanoë 2013, 383–384). At the macro level, many researchers have sought to tie this connection together by studying the impact and effectiveness of publicly funded business advice services in financial terms (e.g., Chrisman 1989; Chrisman et al. 1987; Chrisman and Katrishen 1994; Chrisman and McMullan 2004; Cumming and Fischer 2012; Bennett and Robson 1999; Nahavandi and Chesteen 1988; Robinson 1982; Robson and Bennett 2000). Although there is some evidence that outsider help can be both cost-effective and useful in generating business growth through knowledge transfer, there is still paucity in assistance and support program

evaluations. Some even claim that many programs do not work at all (Davidsson 2002). It is also unclear whether many of the existing evaluations can provide direct evidence of progress made in entrepreneurial development and performance because many of the programs and public services are offered for very heterogeneous groups of SMEs (Cumming and Fischer 2012). Consequently, the complexities related to evaluating publicly funded support programs are well-documented (e.g., Storey 2000, 2008; Greene 2009). This issue has also been treated differently in American and European literature. Specifically, regarding counseling, Damgaard et al. (2004) conclude that American literature has mainly focused on positive financial impacts, either on individual or aggregate levels, while in Europe the research has been more focused on the content and context of receiving advice and has accrued more skeptical views to the benefits of counseling (see e.g., Johansson 1997; Storey 1994).

3.2.2 Roles in dyadic interactions

The generative power of advisers as social agents is mainly drawn in the literature from the ways they engage in different roles and interactional patterns with their clients. However, the term "role" usually denotes something static or structurally formalized; it suggests role-takers, context, and a script or expectation of the interaction situation. Empirical studies on the dyadic relationships between the advisers and entrepreneurs have sought to produce analyses of varied sets of adviser-entrepreneur/business owner interactions and the "process of production of advice"[4] (Bennett and Robson 1999, 159; see also Rice 2002), focusing on the different ways the two parties may benefit from their relationship. In many studies, the dyadic interactions between entrepreneurship developers' and entrepreneurs' needs and roles are differentiated from others, and the advising act is presented as a clinical encounter at the micro level, where the asymmetries of knowledge and practical experiences between the adviser and entrepreneur are present. The roles in the field are so "known" that some researchers (see e.g., Damgaard et al. 2004) have even taken up the use of drama in order to understand more of the communicative side of the interaction situations and the relationships between entrepreneurs and experts.

Studies that utilize more traditional methods such as interviews and surveys on the dyadic relationships have found that if the entrepreneurship and small business adviser's knowledge and experience world is not compatible with the client's small business environment, the disparity between experience and values can create trouble in the entrepreneur-adviser interactional relationships and inhibit the

[4] Although the adaptive capacity of the entrepreneur is not discussed here, it is acknowledged in the literature as one important factor in the interaction and production of advice.

knowledge transfer and client learning process, proposing a socialized interpretation on interaction and advising. For example, entrepreneurs can reject the services when they doubt their own skills and competences, when they are afraid of information leaks from the adviser to potential competitors (Chaston et al. 1999), or if they are skeptical of the applicability and fit of the advice with their own context (Devins 1999; Gibb 1997; Mole 2002; Gooderham et al. 2004; Navanhandi and Chesteen 1988). Therefore, the literature holds that entrepreneurship and business developers should ideally have appropriate education, experience (e.g., Chrisman and McMullan 2004), values, and styles for learning and communication that match with their client's background (Dalley and Hamilton 2000). More nuanced views also emphasize the credibility and authenticity of the service providers in building points for identification for entrepreneurs and their capacity to empathize with the target audience, aiming to identify the distinctive needs of different strata of the population and subgroups (see e.g., Nwankwo et al. 2010 on cultural appropriateness of the services and points of identification for black business owners through black-led business support services).

In addition to formal and explicit knowledge, the learning needs of entrepreneurs also include tacit knowledge, adding a further requirement of the tacit dimensions of professional competences of the entrepreneurship and business advisers (Chrisman and McMullan 2004; Chrisman et al. 2012; Mole 2007). More specifically, the success or failure of their job and the advisory potential is credited to their capacity and knowledge to understand the small business environment and the world of small business (Gibb 1997, 2000c; Sullivan 2000), and their ability to think and behave like an entrepreneur (Thompson and Downing 2007). When viewing business development from a learning perspective, the challenge of outsiders such as teachers, trainers, or experts/advisers is to add value to the entrepreneurs' or business managers' learning process in a meaningful way if they lack the desired attributes and experience (Gibb 1997). This is particularly pertinent in fields where many of the professions involved in assistance and advice positions lack experience in running a business. Usage of tacit knowledge is inevitable, for example, in assessment and investment decision practices used by investors and bankers (Mole 2007, 585), who work in an organizational culture that is very different from that of the entrepreneur and can be viewed as having a limited advisory potential (Atterton 1995 in Sullivan 2000, 153). This is also corroborated in this study through the reconstructed narrative of banker Brett (Chapter 6.4), who very blatantly discredits his own professional field as having little idea of how to best serve the business owners.

3.2.3 From global standards to local complexities

There inevitably lies a contradiction between the idiosyncratic "learn by doing" and changing life-worlds of entrepreneurs and the professional advising context, where "the workplace exigencies of the professional advisor suggest a culture, communication and learning context characterized by order, stability, and clarity about procedures and desired outcomes" (Dyer and Ross 2007, 134). The stability of advising practice may, on the other hand, be purely illusory, as suggested by Anders Johansson. He presented in his research (1997) a normative/pragmatic perspective on advising, but pointed out the need for further investigation of the different ambiguities and functions involved in entrepreneurship advising practice. While Johansson's model is intended particularly for advising small business owners, it has also been utilized in the entrepreneurship development literature and can be used to "inform other kinds of counselling situations" (Damgaard et al. 2004 p. 168). In his study, Johansson presented different types of advising that varied on the complexity in the advising situation and the symmetry in client and expert relations. As an example, a classical professional knowledge transfer situation (as presented in Chapter 3.2.1) would take place when the asymmetry between the knowledgeable expert and the client is high, but the complexity of the situation is low. A very different situation would be one in which both the expert and the client have symmetrical experiences and can engage in dialogue in the advising situation (Johansson 1999 in Damgaard et al. 2004, 168–169). While this model opens the different complexities involved in advising, it also proposes different roles and identities for both the adviser and the client (see also Johansson 1997), emphasizing the social psychological aspect of advising.

The issue of the asymmetries of knowledge has also been highlighted in the literature regarding the differences drawn between entrepreneurship development and management consulting. While consultants traditionally focus on situation-specific knowledge in a single or only a few content or technical areas (Maister et al. 2000 in Dyer and Ross 2007), entrepreneurship development practitioners need to be aware of several content areas and processes in order to serve a broader spectrum of clients in their local communities (Massey 2003). The requirement of flexibility in entrepreneurship and enterprise development agencies usually stems from the fact that it is not always possible to know the "market" until one enters it (Gibb 1997; see also Darlene, Chapter 6.3.2). Because individuals act differently, entrepreneurship support programs and services are designed to meet the needs of a very heterogeneous group (Mole 2004), adding extra pressure for tailored service. Another distinction has been made between entrepreneurship counseling and consulting, where counseling facilitates task performances through the creation of situation appreciation while a consultant performs a given task (Chrisman and McMullan 2004). Counseling has been suggested to be "reactive and episodic" in

nature, responding to the entrepreneur's request for help (Rice 2002, 175, quotation marks in the original). Because the problem-solution task environment can be uncertain, no claim can be made that the entrepreneurship adviser could possess all knowledge in each interaction situation, debunking the image of entrepreneurship development as a linear and predetermined knowledge transfer process. In fact, according to Mole (2007, 2002), there can even be contrasting views on where given heuristics are used over other strategies and vice versa, suggesting a need for practical evaluation and human agency as a capacity to respond to contingencies of the given situations (as suggested by Emirbayer and Mische 1998).

Although business advising involves judgmental decision-making in a holistic manner and although "the issues that are subject to choice at the present time (or agency) to impact on the future are the factors of most interest" (Mole 2007, 583), there is still little understanding on particular types of behavior and decision-making in advising and entrepreneurship development. One contributing factor to this may be that boundaries of advice are not necessarily easily located. A few empirical studies have suggested that the entrepreneurship developers work, in fact, in different spaces within their given and/or taken role. In the case of financial support services, for example, it has been acknowledged that an important ingredient is not only the instrumental (such as financial resources or knowledge transfer) support provided by the advisers, but to some degree also the moral and emotional support (Klyver and Hindle 2010). In general, the type of support and depth of the adviser-client relationship may vary depending on the type of service. Counseling and advice offered in business assistance programs and by an incubator manager can be substantially different due to the difference in time spent with the client. Incubator managers have the possibility to build long-term relationships with their clients on site, whereas other outsiders may be in contact with their clients for considerably shorter periods of time (Rice 2002). In this study, this view is emphasized through the incidents Maurice, a former technology park director (Chapter 6.1.5), tells about his tight family-like relationship with one of his protégés, depicting a very personal, trust-based relationship between the two of them; the annual calendar includes not only business affairs, but family events as well, such as anticipation of forthcoming weddings.

Particularly, incubators are known to provide a tailored approach to respond to the entrepreneur's learning and business development needs. Incubators can be seen (from the incubator manager's view) as a highly complex and paradoxical context that necessitates stepping into the multiplicities of different types of roles related to managing the incubation process, client development, and the incubator as a business. Incubator managers may therefore be forced to assume the role of project manager, professional business consultant, or buyer (Hannon 2003). While it has been noted that the paradoxes can bring about a need to manage and reconcile between different expectations and practices, the existing literature has proposed

different types of solutions for managing these contingencies. One end of the literature underlines the need for professionalism, general management, and leadership capabilities in order to respond to the service support process capability requirements (Hannon 2003, 2005), while the other suggests that managers should first and foremost have tacit experience and critical capabilities to manage all these paradoxes (Bantock 2012).

3.2.4 From objects to active subjects

Based on previous chapters, we can state that the entrepreneurship development practice is ambiguous and complex and involves interpreting acts. According to Weick (1995), ambiguity is an occasion for sensemaking. From the sensemaking frame, human agency and behavior is shaped by framing the situation through two main questions: "Who am I?" (through identities) and "What is going on here?" (through situational frames). Questions related to identity involve the "root act of sensemaking" (Weick 1995, 77). Because sensemaking is influenced by individually connected needs and views of self (such as self-esteem, self-efficacy, and self-consistency by Erez and Earley 1993 in Weick 1995, 20), it can potentially take different forms and not every agent may produce a similar response to the same enablement or constraint (Brown et al. 2008). This raises an interest in entrepreneurship developers as actors with vested interests and theorizing agency, according to the professionals' own conceptions and understanding of their work and how they correspond with the realization (i.e., agency) of their personal goals, arguing for the existence of first-person perspectives.

Although the extant research on the ways entrepreneurship developers reflect upon their work and the means available to them is dispersed, the importance of subjective analysis and reflection of one's own work has been implied in a few works so far. For example, entrepreneurship education is one distinctive field, where after the mainstream has agreed that entrepreneurial competencies can be taught (see e.g., Garavan and O'Cinneide 1994ab; Gorman et al. 1997; Henry et al. 2005ab; Rae 2000), the to-dos have extended to pedagogical approaches from the educationalist perspective to support learning and development of entrepreneurial attributes and skills (see e.g., Fiet 2001; Gibb 1993b). Studies on supporting entrepreneurial self-efficacy have also emerged (see e.g., Mauer et al. 2013). At the same time, it has been noted that there is still little knowledge on how the subjective perception of the teacher of entrepreneurship affects the different pedagogical choices and other practical measures involved in the teaching practice (Bennett 2006), implying the importance of understanding the different cognitive psychological workings in the practice. The importance of the perceptions of en-

trepreneurs by entrepreneurship support providers has also been identified elsewhere in studies on the consequences of cultural stereotypes. A study conducted by Buttner and Rosen (1988) showed that bank loan officers' impressions of entrepreneurs held sex stereotypes, viewing the men as more successful than women. As a result, they pointed out the need to consider how this may influence loan application interviews. Results from another study conducted by Lewis et al. (2007) prompted the need to encourage advisers to question the perceived homogeneity of SME owners and identify their own assumptions regarding them. These studies suggest that subjectivity possesses some causal efficacy and personal subjective powers and properties can be in place, although their exact role in mediating the effects of entrepreneurship development have not been studied greatly.

Interpretive studies on professionals have, however, pointed out that how professionals perceive the relationship between entrepreneurs and themselves is not necessarily stable. In their study on narrative construction of professional roles and identities among insolvency professionals, McCarthy et al. (2014) found three different kinds of narrative positions that incorporated different modes of narration to justify and legitimate the functions that professionals perform in their work. In the narratives, the professionals storied the difficulties they experience in reconciling their personal ambitions and professional lives, and therefore distanced themselves and their personal ambitions from their work tasks. The alteration between different narrative modes signified differences in the descriptions of their agentic behavior in the way they seemed to assume control over events and outcomes, and the way different conceptualizations and characterizations of the entrepreneur were invoked. While such alterations in viewpoints can be considered surprising as they disrupt the internal coherence of the narration, they highlight the very presence of internal conflicts related to unpleasant work and strategies taken up to build a positive self-image of the work. The rational accounts also gave way to unraveling the complexities of the work. Although confusing for the professionals, the contradictions and divisions between different selves can aid in understanding the agency perspective. Namely, when one refutes or resists in the positioning act in speech, one implies agency by moving away from merely being someone who functions under certain social practices and structures (Davies and Harré 1990).

3.2.5 Discussion

The objective of this chapter was to review theoretical and empirical issues related to the role of human agency in entrepreneurship development. Although the existing research has drawn some differences between consulting and entrepreneurship counseling, the fluidity of the concept definition is accepted here mainly because

the existing empirical literature does not very efficiently or clearly distinguish between different forms of entrepreneurship and business development support. Furthermore, in this study, the appropriateness of terms to signify the entrepreneurship developer are drawn from the data and thus are partly subjectively and partly institutionally defined; two of the study participants specifically discuss either their personal interests in consulting (Brett, the bank manager, Chapter 6.4.5) or the existing repertoire of services offered to companies in the region (Darlene, director of the entrepreneurship center, Chapter 6.3.3), adopting a broad definition of entrepreneurship development. Accepting the study participants' definitions is not accepted here for the sake of arguing on behalf of the phenomenological understanding of entrepreneurship development, but to claim that only the professionals themselves may know best the different aspects involved in their work.

The literature review has produced a number of conclusions on the current depiction of the entrepreneurship development practice. Firstly, the term "agency" lacks a proper conceptualization and operationalization in the field of entrepreneurship development. To advance theory and assist in entrepreneurship development practice in achieving greater quantity and quality of entrepreneurs, much of the research on entrepreneurship development measures at the grassroots level has focused on the "customer contact" aspect of advising and business development, where the "content mastery is…the defining characteristic of the professional advisor" (Maister et al. 2000 in Dyer and Ross 2007, 133). Normative/pragmatic views of entrepreneurship development portray advising as a rule-governed action, where the structuration of the work governs the action and its judgment. A key connection between knowledge and action is proposed, as well as how-tos and appropriate action in different situations. They have produced benchmarking standards and frameworks in terms of client learning (consultancy focus) and business management (organization and business management focus). Literature focused on social processes and interactional elements between the entrepreneurs and advisers have likewise produced adviser competency standards, although their focus has been more on the co-production of the service output. Still, emphasis on the expected roles and, on the other hand, enhanced understanding of the functions, principles, and practices, are used to draw fundamental capability requirements and performance criteria in the advising practice. In sociological terms, these studies allow us to examine the assigned social roles and actorhood without much discussion of the individual's agency perspective per se.

Secondly, although the actors have been, at least partly, attributed responsibility for organizing, evaluating, or choosing particular forms of action in the abstract advising situations, the lack of empirical studies on situated agency does not allow us to perceive entrepreneurship developers as social agents who have the power and ability to construct their own work. Thus, the focus is on the object of the roles instead of on assigning the entrepreneurship developers as subjects who are active

role-makers that possess conscious experiences including desires, beliefs, feelings, and perspectives (Solomon 2005) rather than passive role-takers. Nor do the accounts relate to novelty-related perceptions of agentic outcomes.

Thirdly, although many of these studies use entrepreneurship developers and practitioners for sources of information and research data, the tradition to use the individuals and their personal accounts as the unit of analysis (as used in this study) is still fairly scarce. Notably, in most of the studies reviewed, the social and subjective meanings of these professionals are not available for inspection and have not been theorized. Currently, researchers mainly "assign" agency to entrepreneurship developers through different methodological choices and by setting up research questions; any indications of agency are then mainly a residual outcome, or merely a sidemark.

To summarize, although existing literature proposes useful aspects in understanding the practice, it remains unclear on how they can be integrated into understanding human agency in entrepreneurship development. In contrast to existing perspectives, this study requires the view that positions the entrepreneurship developers as decision-makers who make sense of their respective environments, making choices to guide their actions as knowledgeable agents within the existing structures that either enable or constrain their work.

4 RESEARCH DESIGN AND METHODS

To conduct and evaluate academic research, it is essential to discuss the underlying philosophical assumptions that constitute its validity, and which research methods are considered appropriate for the development of new bodies of knowledge in the field. This chapter discusses the philosophical assumptions and the overall design strategy underpinning this study, which is conceptualized within the qualitative, interpretive paradigm (Angen 2000; Denzin and Lincoln [Eds.] 1994, 2000; Duberley et al. 2012; Guba and Lincoln 1994; Miles and Huberman 1984). The chapter includes five subchapters. First, it provides an introduction to the process through which the topic and research approach were selected and presents the philosophical underpinnings related to the interpretive, narrative approach employed in the study. Then, the data collection and selection of the participants are explained. In the third subchapter, some dimensions of the interview technique and dynamics used in the study are discussed in more detail, including the role of the researcher in data collection and the concepts of "distance" and "neutrality" in qualitative research in order to reflect the position of the researcher onto the study and the study participants. Later, methods for reconstructing, presenting, and analyzing the data are outlined. Finally, to ensure the trustworthiness of the research and its findings, issues of dimensions and limitations of the data are addressed and appropriate criteria for evaluation of qualitative research are discussed.

4.1 Making sense of entrepreneurship development

4.1.1 Locating myself

When choosing a thesis topic, we doctoral researchers usually make choices that appeal to our own personal interests and curiosity. We form research questions that originate from our personal biography and social context, which motivate and influence the approach employed in our research. Decisions also depend on our practical interests, which may relate to changing a situation and meeting a need to accomplish something (Maxwell 2005; Flick 2002). However, because we rarely write solely for our own satisfaction, we must consider matters other than our own interests in order to address the current knowledge need and research purposes for the academic community we are members of. Intellectual (or professional) goals

are related to understanding something or answering questions previous research has not been adequately able to address (Maxwell 2005). Martyn Hammersley (1996) argues that while the distinction between purposes—personal, practical, and research-related—is valuable, he thinks "of the first two as the motives for research and the last as its goal." Thus, they are not competing or contradictory purposes, but equally important building blocks of the thesis work, and in ideal cases they should be integrated during the research project. The trichotomy is important for my research, because as a basic categorization it allows me to explain its different parts, particularly the process about how I arrived at the topic and the approach employed in this study. I find this particularly important because people assume that doctoral researchers are automatically excited about topics found through the identification of research gaps and vigorous literature reviews. In reality, doctoral researchers are warned of the work load thesis work brings about and, in fact, they are encouraged to start the research project only, if they can commit to it for years. Therefore, it is reasonable to consider the more personal aspects of research work as a prerequisite for the (success of the) scientific research process. I have chosen to describe the research design and methods adopted for this research by following my own reasoning and learning, which unfolded gradually during the research project. This means describing the time and situation during which the idea of the research was planted and discussing the factors that stimulated the research and led to following some research lines while letting others die. There is, however, a paradox in the "unfolding." It can mean at the same time opening to view more broadly, such as in the case of a panorama that unfolds before our eyes. On the other hand, it can mean to unwrap and see inside, which suggests seeing with more focus and with a narrowed view. I feel that in this study, both types of unfolding have taken place, as I have been forced to open up several topical areas for scrutiny before identifying the most suitable approach and locking in the actual research focus.

Davidsson and Wiklund (2001) point out that in multidisciplinary study fields, as in the case of entrepreneurship, researchers tend to focus on an aspect of the phenomena at a level of analysis that is consistent with the base disciplines from which they have come. As there is no fixed model for conducting research in the field of entrepreneurship (see e.g., Hisrich and Drnovsek 2002), my research approach was very much influenced with my former educational background in cultural studies. It provided me with the initial trigger to get interested in phenomena and contexts that were foreign to me. I was also interested in making a physical move to another country, where I would be able to experience and learn from others around me. This approach suited my personal character and embraced my

worldview.[5] I also thought it was not enough for me to choose a topic that can lead to the types of research questions that could potentially fuel my academic interests for years to come. I needed to address issues that would make my research relevant and meaningful for my other professional concerns as well since I had worked as a senior project manager and later as an entrepreneurship program manager at my home university. At first, my duties included managing international development projects related to fostering entrepreneurship and entrepreneurial behavior in different countries and contexts, such as the university environment. During the last stages of my thesis writing, the focus of my work shifted toward supporting the implementation of the entrepreneurship strategy at my own university. Many of my development projects included elements that required me to cognitively empathize—with the capacity to understand another's perspectives and sensemaking—with different stakeholder groups in countries and environments foreign to me. What triggered my curiosity was the fact that each of these organizations working toward the same project goal were approaching the same topical area from the perspective of their own external and internal conditions and with resources using their institutionalized practices to reach them. Compared with my home country of Finland, the environment was also more unpredictable in many countries.

My initial interest in post-transitional countries was born from two international EU-funded development projects in Croatia (2007–2009 and 2010–2012), which both addressed the need to provide a new capacity of higher education institutions for the needs of economic development. They included components for raising knowledge and skills levels through the creation of training programs in entrepreneurship and innovation, the first project focusing on doctoral reserchers and the second on teaching staff in educational organizations. Both projects included collaboration with international academic partners and with some key national stakeholder organizations such as regional development agencies, entrepreneurship centers, and business partners. During those projects, I was able to sensitize myself, at least at the basic level, to the cultural environment in Croatia, and I had the opportunity to interact with representatives from many different stakeholder organizations. My personal experience, also confirmed by several European-wide studies on entrepreneurship, was that there were several differences in terms of how entrepreneurship development was conducted in Croatia and what the results of that development work were when compared to more mature economies such as Finland. Reasons for these differences are naturally very complex, and can be approached from different directions. Because my experience and more immediate contact with the development staff had been stronger than with local entrepreneurs, my interest was eventually directed toward learning more about the experience

[5] See Radnitzky (1972 p. 201–205) for a deeper discussion on the components of the research project, dependent of the preferences and personal style of the researcher, and for those that are more or less set from the outset, providing clues in terms of what kinds of answers are considered to be appropriate solutions for scientific problems.

world and "reality" of the professionals in various entrepreneurship support and development organizations in order to accelerate communication and co-operation with them in future projects. This general curiosity, based on ordinary or non-scientific knowledge, formed the basis for my research (Hammersley and Atkinson 2007). It can be said that I chose the initial topic based on the *moral and practical value* (see e.g., Koskinen et al. 2005, 38) I put on the expected usefulness of the research results of entrepreneurship development work at the practical level. I used my professional platform in the development work to identify an interesting area for research, to build connections for needed key persons and organizations, and later to access data to investigate it with a proper research question.

The actual *research purpose* grew gradually after the research project started in the fall of 2011. At first I placed only very loose boundaries for the research, which is quite common in qualitative inquiry. It is characteristically an open process, where the process itself and the research question can be kept with rather loose strands for quite a long time. Honing and developing the research question is, then, a continuous process and not a single act in the beginning of the research project (Koskinen et al. 2005). I conducted the first round of the literature review, which started to transform my general interest into a scientific pre-understanding on the distinctiveness of entrepreneurial behavior and entrepreneurship development in the transitional and post-transitional context. This rich body of literature formed the broader contextual frame for this study, which I thought would help to understand not only the overall environment in which the entrepreneurship development professionals worked, but also the clients they served. Focusing on such a broad topic provided a constant stimulus to grab onto for even further inquiry, and criteria for sharper focus were still needed to define a suitable theoretical orientation (Silverman 2000b) for the study. Casual discussions with colleagues and reading the national media in Croatia provided stimuli for the second stage; in many cases, the conversation turned into issues of struggle and the general difficulty to implement change within the area of entrepreneurship development. Individuals tended to blame the external conditions and decision-makers for their difficulties, and they thought that Croatia had still a very long way to go in creating a fruitful and fertile ground for entrepreneurship development. Based on these ordinary and somewhat random discussions, I decided to conduct a second round of literature review that focused on the idea of institutional framework and institutional change, in which the overall institutional framework of a country develops into a new one that is more supportive toward entrepreneurship and private business development. At that point in my search for a research focus, that seemed to be an important issue, as there is a widely shared concern about the dynamics and the course of institutional change, and efforts have been made to establish an appropriate institutional framework in transitional countries such as Croatia. According to Welter (1997; see also Smallbone and Welter 2012), the institutional frame for entrepreneurship

development can be examined in three different interlinked levels. Firstly, the macro level includes government-steered activities in policy design and implementation to support the creation of entrepreneurship and the private business sector. Secondly, the meso level includes entrepreneurship support and development organizations such as training organizations, financial institutions such as banks, and special interest groups. Thirdly, the aforementioned macro and meso level organizations operate at their local and regional levels, which can be examined through their micro-level activities. As my interest was fixed on the grassroots "reality," I decided to build a research frame that was focused on examining micro-level activities on entrepreneurship development. However, as the research project progressed and my reflective understanding of the process grew, I discarded the institutional approach. This was mainly due to the nature of my newly created research material and my emerging interest to look for more novel avenues to bring forth interesting views to entrepreneurship development.

4.1.2 Making sense of entrepreneurship development

I chose the form of inquiry and analysis for this study based on how much they allow for studying the complexity of human thought and because they pay attention to the individuals' constructs and the contextual organization of the human experience (Smith 2000). I essentially turned from "what entrepreneurship development is" to "how entrepreneurship development is experienced and made sense of"[6] in order to understand the experience world of the entrepreneurship development agents. However, it is not always possible to observe or characterize the experience and sensemaking as we are living it, which is the case in this study. Rather, we live through different types of experiences and can tell about them in retrospect to others. This includes retrospectively making sense of events and objects related to entrepreneurship development, ourselves and other parts of its experiences, and emotions and reactions related to entrepreneurship development. When research participants explain their work in the narratives, their aim is to tell what they "do," but essentially, they tell me how they "see" it and make sense of it (Silverman 2000a, 823).

The research design that I have adopted adheres to an interpretive, qualitative paradigm.[7] Despite their frequent coupling (e.g., Angen 2000; Denzin and Lincoln

[6] To differentiate sensemaking of an experience from the concept of "lived experience" most commonly used in phenomenologically oriented research, this study is not trying to capture "essence" of entrepreneurship development. Instead the focus is on the different subjective ways to make sense and understand the complex environment. To see comparisons between the contrasting characteristics of these two approaches, see e.g., Creswell et al. 2007.

[7] Even though it is not possible to draw clear and definite lines between different approaches in the qualitative research, it is possible to use them as "useful heuristic devices structuring our understanding." (Duberley et al. 2012, 16)

[Eds.] 1994, 2000), the interpretative philosophical stance is not interchangeable with qualitative methodology because there are different philosophical stances that can underpin qualitative research, which may take either a subjectivist or objectivist epistemological stance (Duberley et al. 2012, 17; Guba and Lincoln 1994; Miles and Huberman 1984, 20; see also Denzin and Lincoln 2000b). The choice of the specific qualitative research method is, then, independent of the underlying philosophical position adopted. The ontological stance adopted in this study holds that the reality is not independent of the social meaning that is given by the people involved in the setting (Denzin and Lincoln 1994; Holstein and Gubrium 1998), which contrasts with a positivist paradigm that is commited to objectivism (Bailey 2007). Qualitative interpretive researchers who follow this approach generally adopt a subjectivist or intersubjective epistemology and consider that people create and connect their own subjective and intersubjective meanings when they interact with other people and the world around them. Therefore, meanings are not considered static; they are constantly being created, changed, modified, and negotiated through the social interaction between actors (Weick 1993).

In this study, the sensemaking of entrepreneurship development is methodologically approached through narratives produced in connection with open interviews because they allow the meanings behind the actions of people to be revealed (Denzin and Lincoln 1994). In this frame, study participants are considered "meaning makers" instead of treating them as carriers of information that can be retrieved and presented. The objective of the interviews is to discover the different meanings and qualities of experiences related to entrepreneurship development and the way they are socially organized (Gubrium and Holstein 1995, 2002b). My approach embraces also the "emic" perspective, a type of local, case-based approach to the study participant's understanding of the phenomenon, as opposed to the "etic" perspective, which discerns patterns from the conceptualizations of the researcher and relies on the positivist position (Geertz 1975; Denzin and Lincoln 1994).

The approach adopted also requires acknowledgment of the relationship between the subject (individual) and the researcher (Denzin and Lincoln 1994, 2000). In qualitative studies, the researcher is considered a key "instrument" (Flick 2002, 54) in data collection and analysis, and research conducted is always influenced by the characteristics of the researcher (Bailey 2007; Fontana and Frey 1994) and his or her interaction with the research object (Lincoln and Guba 1985). According to psychologist and sociologist Uwe Flick (2002, 54–59; see also Lincoln and Guba 1985, 98–108), the researcher can never remain totally neutral, but instead should take or be allocated a certain role or position in relation to the study participants. Flick goes so far to maintain that the access and depth of information gained depends heavily on the personality of the researcher and the success of the inter-

active process of negotiating and allocating the roles (e.g., a "stranger" or an "insider," regarding the study participants). This is an issue that I will discuss more in Chapter 4.3.2.

4.1.3 Narrative as a mode of knowledge (from Bruner)

Even though the centrality of narrative or the story in the "telling" of research has been and is one of the defining characteristics of qualitative research (Lincoln and Denzin 2000), narrative researchers are set apart from other qualitative researchers because of their main interest in the story as a unit for human experience (Pinnegar and Daynes 2007; Riessman 1993). Narrative researchers focus on what and how individuals or groups make sense of actions and events in their lives through the stories they tell. Narrative can answer the basic question, "What kinds of stories do people tell about certain phenomena?" This aids our understanding of a specific problem (Creswell et al. 2007). In narrative research, the data to be analyzed by the researchers represents the efforts of the narrator to describe and interpret themselves and their own experiences (White 1989 in Mishler 1990, 424).

It is said that some of the features of narratives can extend existing methodological strategies in helping to describe, explain, and understand the world. Interest in narrative research and methodology rests upon the applied benefits of storytelling, such as how the narratives enable sensemaking, temporal and causal ordering, construction of identity, and how they convey tacit knowledge (Squire et al. 2008). A space has opened toward this kind of inquiry as a result of various changes in the wider field of qualitative inquiry; essential definitional points supporting the use of narrative research has included, for example, recognition of the interactive relationships between the researchers and research participants, the use of stories or narratives as data collected for a study, and embracing narrative knowing and its contextuality as essential to qualitative inquiry (Pinnegar and Daynes 2007). This "narrative turn" in the interest of human lives has also opened up a discussion between different disciplinary traditions, connecting among others psychology (e.g., Bruner 1986, 1991; Murray 2000; Polkinghorne 1988; Sarbin [Ed.] 1986), philosophy (e.g., Ricoeur 1980), literary studies (e.g., Frye 1957; Smith 1980), history (e.g., White 1980), educational studies (e.g., Connelly and Clandinin 1998), anthropology (e.g., Geertz 1983), and social sciences at large, where narrative research and the use of narrative methodology has become increasingly prominent during the past two decades (see e.g., Squire et al. 2008; Clandinin [Ed.] 2007; Czarniawska 2004; Elliot 2005; Riessman 1993). The strong emergence of narrative research has evoked a debate on disciplinary development and demarcation, and on the other hand, the commonalities between these sciences (Murray 2000).

Review of the existing literature on narrative research reveals a wide diversity in the definition of a narrative (Riessman 2001) and a general "messiness" of the narrative practice as a whole (Squire et al., 2008 p. 13; see also Salmon and Riessman 2008). This can partly be understood by examining the differences between the disciplinary traditions that make use of different aspects of narrative research. Narrative research subsumes a group of different types of approaches, which utilize written or spoken words or visual representation as research data. In the social sciences, the term "narrative" is traditionally used to point to a distinctive and bounded story. In other disciplinary traditions, such as psychology, it is also used to refer to an act of narrating or to a cognitive scheme of a story (Polkinghorne 1988). In this study, the term is used to point specifically to the result of the narrating process and is used in its traditional sense.

Narratives can come in different forms, such as factual or fictional histories and tales, in everyday discussions, where we tell and explain ours or other people's actions (Polkinghorne 1988), personal notes, letters, autobiographical or biographical writings, or any other types of writings (Connelly and Clandinin 1990). Narratives can also be purposefully elicited using different types of interview techniques, presented in the next chapter. Narrative studies vary depending on what types of stories are chosen to be studied and the selected methods used for studying and analyzing them. The degree of adoption of narrative inquiry may vary among researchers; those embracing the inquiry fully regard it both as a method and the narrative as the phenomenon of the study (Coffey and Atkinson 1996; Pinnegar and Daynes 2007). Most commonly, "narratives" are defined as texts that are organized in the form of a story containing a plot and a succession of happenings, setting, a certain time frame, and main characters, all making sense to the narrator and the audience (Denzin 1989a, 37 in Coffey and Atkinson 1996, 55). They can include sentiments and goals, as well as judgments and valuations (Sarbin 1986). They are told to make a point from the narrator's point of view, often a moral one, which makes it distinct from reports or other forms of discourse (Riessman 1993; Labov and Waletzky 1967; see also White 1980), granting that sometimes the point can be only implied or unknown (Robinson 1981). Narratives can also incorporate feelings, needs, and values that are regularly absent from non-personal products of communication.

The notion of narrative as a mode of knowledge and presenting experiences has been considered particularly by narrative psychologists and philosophers, who maintain that storytelling is helpful for people in understanding their own and other's thinking, actions, and reactions. The view that people make sense of their experiences and memories via narratives is a position most commonly associated with the work of psychologist Jerome Bruner (1986, 1987, 1991). He (1987) points out that logical thought is not the most ubiquitous mode of thought; instead of logical or inductive arguments following a form of reasoning known in traditional

logico-scientific thought, people create narratives or stories by "making" their worlds in their minds. The way people tell and conceptualize their lives and experiences becomes so "habitual" in a sense that they structure people's experiences all the way from building routes to the past, but also guiding the present and directing the future (Bruner 1987, 31). Others such as psychologist Theodore R. Sarbin and psychotherapist Donald Polkinghorne have similarly considered the cognitive processes and functions of narrative knowing that are not available for direct observation. Sarbin (1986) suggests that narrative functions as a root metaphor, where sensemaking is contextual and tied in to the historical act. As an organizing principle for human action, it guides our thinking, imagination, and choice-making. In this sense, our lives and experiences cannot be separated from the life that we tell others. In his work on therapeutic implications of narrative, Polkinghorne (1988) has also considered how narrative provides a framework, where past events can be understood at this moment, and future planning is made possible through narrative meaning, drawing parts of his works from the philosophical conceptions of Paul Ricoeur. Ricoeur (1980) maintains that the episodic dimensions of narratives allow us to organize events into linear representations of time, where the structure of events suggests a connection between different events, leaving the reader wanting an answer to the question, "What next?" The configurative arrangements, on the other hand, can defy the natural temporal order of chronological time. Their main function is to organize human actions and events as a whole through "emplotment," the act of configuring order in a story (1984, 66 in McGaughey 2004, 531–532; see also Polkinghorne 1988; Sarbin 1986), making narrative more appropriate for explaining human behavior when compared with deductive-nomological explanations (in *Time and Narrative*, 1986 in Polkinghorne 1988, 64). For Ricoeur and others alike, narratives are, then, always more than a chronological series of events.

Researchers in other disciplinary fields also agree that narratives are not only descriptions of experience or events with a human agency element, but a continual effort of humans to organize these experiences and events in a meaningful way. Their function is fundamental to sensemaking activities (Weick 1995), where the reality of everyday life is seen as an ongoing accomplishment for explaining, creating order, and making sense of life experiences, including different situations, events, and actions (Riessman 1993; Mishler 1986b; Weick 1995). Narratives provide meaning also to those encounters and interactions in our everyday lives that are nonsystematic (Sarbin 1986). Through narratives, we are also able to understand the conduct of others and ourselves in relation to others (Sarbin 1986; Robinson and Hawpe 1986). To paraphrase organizational researcher Larry Browning (1991), as cited by organizational researcher David Boje (1995, 1001), we do not just tell stories; stories are told to "enact" an account of ourselves and our community.

While many may agree on the function and utility value of narratives, there are conflicting views among researchers as to what the minimum requirements of a "narrative" are, and what can be narrated. According to social psychologist Elliot Mishler (1990, 424), the structural and sequential features distinguish narrative from other types of texts. For sociolinguist William Labov (Labov and Waletzky 1967), the temporal sequencing of events is the most essential to a narrative in the meaning making sense. In contrast, Bruner (1991) is not concerned so much with the structural requirements of narratives; his interest lies in narrative representation, or how it operates as an instrument of the mind in the construction of reality. For example, even though sequential clauses may be used for building a narrative in the form of a "story," the temporality or narrative diachronicity is also visible throughout our thinking and can be traced also in non-verbal media. Experience and perception of time is also among the key elements of researchers, who follow Ricoeur's idea of time and narrative and emphasize the connections between the past and present in narrative meaning making, and the ways temporality and human experience of time reach expression in narratives (see e.g., Polkinghorne 1988; Sarbin 1986).

While some researchers claim that only a story can be narrated but not a state or recurring routine (Hermanns 1995, 183 in Flick 2002, 104), others are more flexible in regards to both the structural features or requirements related to the topics of narratives and argue about tellings of commonplace activities as narratives, depending on the context in which they are told (Robinson 1981). Also, although many maintain that narrative is conterminous with story, narrative researcher Catherine Riessman (1991 in Riessman 1993, 18) maintains that not all narratives in interviews are "stories" per se. They may lack story peaks, and instead of adopting a classical story format they may also include hypothetical accounts of events never taking place or short snapshots of past events that are only thematically connected. Narratives alone do not consist of descriptions of actions, but also of descriptions of circumstances, objects, mental properties, or processes of agents (van Dijk 1976). Some researchers discard all functional definitions of narratives (Mishler 1986b) since there is no universal definition. According to literature scholar Barbara Smith (1980, 232), narrative discourse is most minimally and most generally conceived only "as verbal acts consisting of someone telling someone else that something happened."

4.1.4 Narrative in entrepreneurship research

This thesis is not the first study to utilize narrative analysis and presentation in the field of entrepreneurship. Different narrative approaches have made their way into entrepreneurship studies and have stimulated the research community's awareness

on new approaches; by focusing on the entrepreneurial life and endeavors with their complexities and turning the focus from the business to the social realm, we can enhance our understanding on how to study entrepreneurship (Hjorth and Steyaert [Eds.] 2004; see also special issues in *Journal of Business Venturing*, 2007). Reflexivity of these approaches has been especially emphasized, uncovering the different ways and reasons research in entrepreneurship is conducted (Gartner 2007), and on the other hand, how different stories produced by the research community go beyond the entrepreneur as the original author when the texts of entrepreneurship and business venturing meet the readers across cultures (Fletcher 2007). It is claimed that narrative studies have not only provided an alternative for the paradigmatic mode or logico-scientific (mode) of understanding entrepreneurship, but they have also enriched our understandings (Gartner 2010) and allowed opportunities for theory building and (re)conceptualizing entrepreneurship (Johansson 2004) through the usage of a multitude of theoretical and methodological perspectives. Linguistic approaches have also been said to provide "wider horizons" (Steyaert 2004, 18) to study our areas of interest.

The move away from studying the entrepreneur (Gartner 1988) and the recognition of entrepreneurship as a social and economic force (Shane and Venkataraman 2000) has put forth a need for new methods in accelerating a more processual understanding of entrepreneurial behavior and opportunity recognition. Acknowledgment of the consequences of narration usage, such as in the usage of cases as standard business education practice, may add value through providing access to newly discovered meaning making processes embedded in entrepreneurial stories (O'Connor 2007). In the context of entrepreneurial development, interpretive narrative approaches have been utilized, for example, in theory building in entrepreneurial learning when conceptualizing learning as sensemaking and positioning it within the social interactions (see e.g., Rae 2000, 2005; Rae and Carswell 2000, 2001). Another prominent area of research named in the interpretive entrepreneurship literature is research on entrepreneurial identities (e.g., Downing 2005; Foss 2004; Johansson 2004; Hytti 2003; Watson 2009). When understanding on that narrative is not only a method but also a way to construct reality, narrative studies have also contributed to the critical reading of the entrepreneurial stereotypes by challenging dominant discourses (see e.g., Campbell 2004; Hamilton 2014; Petterson 2004).

In other lines of research, articulating the entrepreneurial experience has revealed different motivations and functions that entrepreneurial narratives can have in the startup phase. As noted by Martens et al. (2007), "there is increasing recognition that storytelling is an essential component of an entrepreneur's toolkit" (p. 1107). The importance of storytelling in founding and developing a venture has been noted particularly in connection with innovative entrepreneurs (Pitt 1998 in

Johansson 2004, 283), who can utilize narratives as efficient means of entrepreneurial firm identity construction and communication (Martens et al. 2007). By examining "how entrepreneurship is performed" (p. 726), narratives can be a way to reorganize experience to convince critical stakeholders in the process of creating entrepreneurial opportunities (Hjorth 2007), build firm legitimacy, and secure funding (Martens et al. 2007; O'Connor 2004). These approaches have taken the researcher's focus away from the rationalists and conceptions of entrepreneurial discovery, evaluation, and exploitation (Steyaert 2007).

In studies concerning entrepreneurial behavior, the benefits of narrative studies have been placed, among other things, based on their ability to couple agency and its context (such as the temporal), and emphasize meaning making in the process (Garud and Guiliani 2013), which has also been done in this study. However, while the extant research has sought new avenues for entrepreneurship research from the stories of entrepreneurs, this thesis introduces new ways of knowing and understanding entrepreneurship development, which has been lacking previously in the field, through the voice of local development agents. Among different possibilities in the narrative approach, this study adopts a stance closest to narrative researchers, who consider narratives as first-person accounts of attempts to explain and understand experience (Coffey and Atkinson 1996; Connelly and Clandinin 1990; Riessman 1993; Robinson and Hawpe 1986; Squire 2008) rather than merely accounts of events. Narratives are treated in this study as tools in a heuristic process (Robinson and Hawpe 1986) where study participants use narratives to frame and interpret their own biographical and historical experiences in their work in entrepreneurship development. Using an approach that tries to keep these narrative meaning making structures in place, we can discover new ways of viewing human action because narratives help to unravel different complexities and contradictions in life (Flyvberg 2006, 237 in Bathmaker 2010, 2). Usage of the open-endedness or messiness of narratives can be seen as part of the linguistic turns attempt to provide alternatives for reductionist system-building, also argued against in the narrative genre in entrepreneurship literature (see e.g., Steyaert 2004, 14). The reconstructed interviews in this study constitute "the narrative" that can also include non-narrative (such as argumentative) parts, be they any kind of style selected for the narration to draw the listener's attention to a particular point of view of the teller (Riessman 1991 in Riessman 1993, 18). The study discards the limited criteria that call for evaluation and temporal order, instead focusing on more general criteria, including thematic coherence, and to some degree also the sequencing of events and a structure through which the experiences are told. Further, the study shows individual differences with regards to experiencing entrepreneurship development and time, including narratives that stretch to different lengths in terms of historical time.

4.2 Identifying participants and phases of data collection

Research data in this study constitutes four reconstructed narratives with four participants: Maurice, Nicholas, Brett, and Darlene. The study, however, initially commenced in 2012 with (exploratory and) open interviews with 13 participants to provide the first body of data. Later, in 2014, four participants from the first interview round were selected for further interviews, to be presented in this report. The following section describes the process and key considerations for identifying and selecting the participants, conducting the two separate rounds of interviews, and finally narrowing the research data down to only four participants. In the end of the section, questions related to the efficiency and technical aspects of the data collection are discussed. The objective of the chapter is also to present a shift between different approaches during the research process that finally gravitated toward the narrative inquiry. The narrative approach grew on me as the study progressed, and I was able to reflect on my personal experiences in the data collection.

4.2.1 About the open, exploratory phase

The approach chosen for this study did not come easily, but opportunities and benefits for using it unfolded as the study progressed. In this case, there was very little data or academic research available at the micro level work in the post-transitional context to start with. The majority of the literature available on entrepreneurship development "practice" is captured in singular program and case studies, or crusted with studies that examine and describe the macro level conditions for entrepreneurial behavior. Consequently, fitting the experience world of a local development agent in the existing way to conceptualize entrepreneurship development in the post-transitional context did not happen effortlessly. After reading the literature and reflecting on my personal experience in working with various agents in entrepreneurship development and support organizations in Croatia, I decided to approach the topic with a data collection strategy that consisted of two separate stages: an open, exploratory part and a definite investigation. Since the previous literature provided only very loose frames for approaching the topic, a loose working hypothesis (Dewey 1938 in Shields and Rangarajan 2013, 109) to propel or bring specific expectations to the study during the first stages was used. The objective of the first part of the data collection, including exploratory, open interviews, was to assist in identifying and formulating an interesting research question that could have the potential to open up new ways to examine entrepreneurship development in a transitional context. Open interviews were intended to offer an opportunity to acquire new insights and points of view through interviewing people with rich experience and know-how in the topical area before determining the

final research problem and design, including decisions on further data collection steps and the selection of participants. After the series of exploratory interviews, I was expected to have a greater sense as to what kinds of different approaches could be taken to probe the issue further. In this sense, exploratory and open interviews were not intended to be formal, but more of a discussion and an investigation of possibilities that would be followed by a more rigidly defined second round of data collection.

This approach (sometimes called "inductive") is at odds with the scientific method, where the theory precedes the data and is used to structure the qualitative inquiry, guiding it from the start of collection to the organization and interpretation of data (see e.g., Dewe, 1938 in Shields and Rangarajan 2013, 19). One can, however, argue that the exploratory approach has value in qualitative research for a number of reasons. It can lead to new theories in situations where prior knowledge is incomplete or does not fit with the phenomenon in question (Hammersley and Atkinson 2007). It is also very flexible in terms of what kinds of questions can be used (to address what, when, where, why, how, and so on), and then is used in situations where the topic is new or data is difficult to collect (Babbie 2007). The exploratory approach characterizes research, where the research question is in a preliminary stage (Babbie 2007) and is most commonly associated with grounded theory or exploratory oriented ethnographic work; in this work, the research is expected to evolve from initial interests and questions into more refined lines of research (Hammersley and Atkinson 2007).

This study is also useful to help answer the question, "What is going on here?" This is a common question in social exploratory research and in studies where phenomena are investigated without having explicit expectations about it (Schutt 2011, 14; see also Kaplan 1964 in Shields 1998, 197). Such an approach enables the researcher to study what kinds of issues concern people and what kinds of meanings they give their actions in particular settings and situations (Schutt 2011, 19). Even though in many cases the explorative approach may rely on secondary research, it can also be conducted through personal interviews, as done in this study.

4.2.2 Identifying and reaching the participants

The basic idea was to have a minimum of 10 exploratory, open interviews followed by in-depth interviews with only half of the original study participants. I felt that it was necessary to include different perspectives and sets of experiences in the exploratory interview round to get a better understanding (see e.g., Mason 2012) and an all-around view before selecting the study participants to be used and presented in this study. This would be possible by choosing participants from a range

of entrepreneurship support and development organizations that differed in terms of their structure, goals, and focus, including governmental and public organizations, educational institutions, research organizations, interest groups such as unions or associations, business commercialization organizations such as science or technology parks, and other support institutions such as banks, which supply products and services on a commercial basis and also have a need to understand their market.

Since individual views and experiences were of essential concern in this study, attention was paid to the individual qualifications of the potential participants. The main criteria for choosing the participants were based on their expected levels of knowledge and experience about the issue (Morse 1986 in Morse 1994, 228) to provide "rich" information on the subject matter in order to maximize the utility of the rather small group of interviews (Flyvbjerg 2001, 79; Patton 1990). Ideally, potential participants were to have a minimum of 10 years' working history in entrepreneurship development to ensure that they had both knowledge and practical experience in the subject area—some "dirt under their fingernails." They were to hold an intermediary or management position, be personally engaged in the practical development work, and be in frequent contact with entrepreneurs or potential entrepreneurs. The latter criterion excluded individuals in administrative or supporting positions.

In some cases, it is recommended that participants be chosen based on their narrative capabilities, not only on their knowledge and experience (Holstein and Gubrium 1995 in Warren 2002, 88). "Good informants" are expected to have the ability to reflect and articulate on the matter in the interview situation (Morse 1986 in Morse 1994, 228). From the start of this study, it was acknowledged that it would be a weakness to produce "thin" research data. Since most of the participants were expected to have an academic education, the risk of encountering participants with an inability to formulate and verbally express their experiences and thoughts in the interview situation was considered low. It was anticipated, however, that the participants would have varying levels of English language skills, creating a variation in the data in terms of its depth and breadth (see Chapter 4.3.2). To reduce the risk of choosing participants that would give solely short and unclear answers because of a lack of language skills, participants were expected to be fluent (enough) in the English language. This excluded some potential participants automatically from the short list. To be on the safe side, I had taken some basic lessons in the Croatian language and was prepared to keep a dictionary with me at all times.

My initial thought was to source potential participants among the group of experts that had been part of the annual study of entrepreneurial activity: the Global Entrepreneurship Monitor (GEM), a research project launched in 1999, was also implemented in Croatia in 2002 (http://gemconsortium.org/). In order to locate

their contact details, I shared the list of preferred participant qualifications with three key contacts in the academic community in Croatia who were familiar with the GEM research and also held professional or personal contacts with many of the experts participating in the research project. After further examination of the list of GEM experts, the key contacts concluded that many of the experts had changed their career path or did not fit for some other reason with the set criteria. To ensure access to a variety of entrepreneurship development and support organizations, the group of potential participants had to be widened outside the GEM group. A list of 14 potential participants was formed as a result of both purposive sampling to ensure some variation in the data sources (Patton 1990) and snowball sampling (Biernacki and Waldorf 1981; Patton 1990) to reach beyond the GEM network and the recommendations of the academic key contacts. Six participants among the GEM experts were chosen to be interviewed based on the initial criteria, and one of the academic key contacts also made one additional interview recommendation. Referrals made by the other two academic key contacts resulted in six additional potential participants. Furthermore, while conducting the first round of interviews, four participants suggested four other individuals to be interviewed, three of which were already named by the academic key contacts.

Using high-level academic contacts, sometimes called "sponsors" (Welch et al. 2002, 614), proved valuable. Links to sponsors were essential not only for getting access, but also for gaining status and rapport with the potential study participants. Sponsors endorsed the research project and made the contact and initial request for the personal interviews. To convey my study's legitimacy, I prepared an introductory letter (see next chapter), which was sent via email with a short introduction by the sponsors to the potential participants. In the letter, I introduced myself and my affiliation and explained with a few sentences the subject area I was interested in. In a few cases, the email either preceded or followed a short phone conversation, where my sponsors made convincing arguments supporting the research and my persona, and scheduled the interview on my behalf. Of the 14 approached, all agreed to participate except for one potential participant, who declined because of scheduling conflicts for the interview.

While methodological and epistemological considerations should be key determinants in data collection (and in the research design and different stages of the research project in general), there are other factors that influence participant selection and data collection decisions. For example, while trying to avoid choosing participants based on convenience factors such as ease of access and costs of the study (Patton 1990), the practicalities and "outside determinants" of conducting the data collection (Flick 2012) were legitimate and needed to be considered. The pragmatic questions were prominent because I was limited not only with language, but also with time to complete the interviews. My first data collection trip to Croatia lasted less than three months, from June to August, 2012, during which time

the participant selection and data collection were to be completed. The time taken to reach the participants, communicating with them to agree on a suitable time and place, and conducting the interviews was fairly short considering that it was probably the busiest time of year, as many were preparing to leave for holiday. It is to be noted, then, that the initial list of potential participants could have been somewhat different, but it was cut from the start due to the unavailability of particular individuals during the summer time.

Table 1 List of participants during the first interview round

No.	Position or function	Organization type	Region
Education and research			
1.	Professor	University	Slavonia
2.	Researcher	Independent research institution	Capital
3.	Professor	University	Dalmatia
4.	Professor, "Nicholas"	University	Dalmatia
Startup and growth financing			
5.	Bank officer	HBOR (Croatian Bank for Reconstruction and Development)	Capital
6.	Bank officer	HBOR	Capital
7.	Branch director, "Brett"	Commercial bank	Slavonia
8.	Branch director (part-time professor)	HBOR	Dalmatia
Regional business support and development services			
9.	Director, "Darlene"	Center for entrepreneurship	Slavonia
10.	Official	Regional development center	Slavonia
Academic entrepreneurship and technology transfer services			
11.	Director (retired), "Maurice"	Technology park	Capital
Governmental organizations			
12.	Government official	Ministry of Entrepreneurship and Craft	Capital
Other interest groups			
13.	Official (SME issues)	Croatian Chamber of Trades and Crafts	Capital

After the participants confirmed their willingness to take part in the interview, I made travel arrangements. I made efforts to be as flexible as possible and offered to meet each of the participants in person in the town of their residence. This meant allocating time and financial resources for a considerable amount of traveling in

different parts of Croatia. Interviews were clustered together so that five interviews were conducted in the west in the capital area; three interviews were conducted in the south in the Dalmatia region; and four interviews were conducted in the east in the Slavonia region, where I had my permanent post (see Table 1).

4.2.3 Open interviews and different kinds of responses

The first phase of the data collection with 13 participants relied on open interviews[8] that resembled a very free discussion lacking a rigid interview protocol. Interviews were relatively unstructured (cf. Denzin 2001; Fontana and Frey 1994, 2000; Lofland 1971; Spradley 1979) and open-ended, allowing the participants to control as much as they wanted in content and flow of topic. Benefits of open interviewing or narrative interviewing[9] lie in their ability to provide better chances for conveying participants' meanings that would be lost in thematic and direct questioning, which impose or reproduce the researchers' meaning frames and categories (cf. Silverma, 1993). Because qualitative interviewing in general does not aim for standardized precision, it instead sacrifices the uniformity of questioning to allow "fuller" development in terms of depth and density—development of personal accounts to emerge (Weiss 1994, 3). This approach contrasts with survey interviewing, where the accuracy and literal and intended meanings of the interview questions would play a key role in ensuring that the responses received would be valid and reliable, and as little variation as possible in understanding them would be among respondents (Singleton and Straits 2002). However, since participants in the study represented different types of organizations and occupations, it would not have been possible anyway to build an interview formula that would suit them all perfectly.

Although many researchers have discussed the essence of temporal sequencing as a defining feature in narratives, purposeful collection and eliciting obvious "stories" is not always necessary because narrative passages are to some degree a prominent feature in any kind of interview response (Brannen 2013; Mishler 1986b). This is the case especially with personal experiences that come in narrative format, structured into themes, plots, and characters, consisting of events in certain circumstances (Gubrium and Holstein 2002a; Mishler 1986b). However, the usage of open-ended questions is said to work best in eliciting narratives (Riessman

[8] Flick (2002, 203) sees the impreciseness of the interview questions as a problem because they may result in general or even topically irrelevant narration. In this study, however, the intention was specifically not to limit the responses, but to allow for the emergence of salient issues.

[9] According to Flick (2002), the main difference between open interviewing and narrative interviewing is in the structuration by the interviewer; in the narrative interview, the researcher is specifically expected to limit the scope or theme of the interview, whereas in the open interview, more ambiguous generative questions may be used.

1993; Squire et al. 2008; Squire 2008) as it allows approaching the study participant's experience world in a more comprehensive way (Flick 2002) as opposed to techniques that limit it to a certain question-answer frame. Therefore, it is also possible to identify narrative elements in the first-round interviews that were not specifically planned as narrative interviews.

I decided early on not to conduct an oral history style of narrative interviews, even knowing that as a style of questioning it is said to exert the least control over the interview. Typical formulations would be to ask a person to give examples of a particular experience, to tell about a particular temporal moment (Squire 2008), or to recall significant life events (Mishler 1986a) using a "generative narrative question" (Riemann and Schütse 1987, 353 in Flick 2002, 97). Alternatively, a possibility could have been to focus on gaining *descriptions* of events through asking, "Do you recall a moment when you were…?" types of questions, or *explanations* using questions like, "Why did x happen?" (see e.g., Polkinghorne 1988). None of these were found suitable in this study since in this case there is no preconceived story from which to draw such questions. Furthermore, I was not interested in the participants' life stories and occupational stories (one example with Brett, Chapter 6.4), nor in the organizational birth stories (one example with Maurice, Chapter 6.1) per se, unless they proved to be ways in which participants conveyed their experiences of entrepreneurship development. Another apparent option would have been to limit the extraction and expression to one example stylized as a success story, where the focus would have been deliberately kept narrow. I also discarded this, as I anticipated that it would have forced the telling into a preconceived frame or decreased the variety of potential topics to be introduced (cf. Hildenbrand and Jahn 1988). Building the basic schema (including elements such as what happened, to whom it happened, and why it happened) upon which to hang the personal accounts (Robinson and Hawpe 1986) was dependent on the study participants.

Admittedly, a very open approach that lacks a rigid interview guide is rather risky because it sets a lot of expectations upon each interview; if there are no specific interview questions to be answered, any direction can be taken in hopes of it paying off in the end. To slightly reduce the ambiguity related to this situation, I had sketched a general frame for the interview that was introduced for the participants in the advance letter. I also used basic strategies in qualitative research by informing the participants of the purpose of the interviews twice before they took place. The advance letter was sent to the participants again so that they would be reminded of the interview and, if necessary, prepare for it. The second letter also included details about the interview time. In the introduction letter, I had stated the following:

> I am interested in interviewing You with the aim to identify special features in Your work related on entrepreneurship development. In practice this means talking about
>
> - the role of You and Your organisation in entrepreneurship development,
> - what is the process how You and Your organisation do entrepreneurship development, and
> - discussing concrete examples of implemented activities or services that were either problematic or well implemented and identifying reasons for both types of cases.
>
> It would be helpful, if You could be able to provide different types of examples during the interview of these issues.

The letter stated that I was interested in discussing the participants' work and also in looking at the whole organization in order to position the participant within his or her role. I was also interested in knowing about the working process to understand whether it was structured or flexible and what made it so according to the participant. A natural way to unfold the work was to request that the participants discuss various development measures through both successful and unsuccessful concrete examples in order to understand what elements constituted successful measures and what others guided thoughts in the entrepreneurship development work according to the participants. It was also expected that these accounts would produce descriptions of working relationships with some key stakeholders. These three areas were rather general and offered plenty of opportunities for the participants to tell about their work. The advance letter gave the participants an opportunity to prepare for the interview, if they so wanted. It was not, however, considered a requirement to do so in order to participate in the interview. The letter functioned only as an orientation because I relied on the interviews to progress naturally. In fact, the interviews later showed that the discussion between different topical areas, such as successful and unsuccessful development measures, progressed rather organically, and that there was no need to start listing both types of measures separately or systematically. I did not want to request a separate itemization of various programs or measures because the focus and interest of the interviews was to understand the "reality" of entrepreneurship development experienced and understood by the participants, and not to evaluate specific programs and consider their pros and cons per se.

Each interview began with a brief recap of the main purpose and goals of the study. In addition to explaining the study, I told the participants about myself and asked simple questions to gain factual information regarding the occupation and work profile of the participants. A few of the interview questions were adapted to each participant and/or organization to encourage them to tell personal views and

experiences as opposed to formal, institutional reporting so that we could gain richer and more meaningful (for the participants) data. Brannen (2013) has said that "interview questions can act as hooks upon which people choose to hang their stories." I have explicated in the beginning of each reconstructed narrative what "hooks" provoked the answer, as they were different for each of them. During the interviews, I tried very little to propose any kind of rigid lines or frames for the entrepreneurship development measures. I simply asked the experts to tell me what they were doing by saying, "Can you please tell me what you do in your work [to support entrepreneurship]." In some cases I implied that I understood there are different ways to support entrepreneurship and simply started by saying, "I have interviewed experts in entrepreneurship development in various support organizations. So you work in Place *X* as Profession *Y*?" from which the participants continued by stating what they do in their organization and in their profession. Every now and then I also asked clarifying questions to deepen the understanding of the response to a preceding question, such as, "Why do you think…" or "Can you please explain…"

Open interviews also provided opportunities to discuss some particular areas of interest the participants spontaneously introduced during the interview. Because the open-ended questions do not provide clear answer categories, the participants had more freedom to formulate their response in their own words. More importantly, I thought the selected approach not only allowed a considerable amount of participant input, but also increased their cognitive effort, allowing them to respond by emphasizing views and issues that were salient for them. This was the main underlying strategy in the interviews—to allow an organic emergence of salient issues that could be explored and probed further in the second round of interviews. The approach turned out to be rather challenging as it required quick and continuous analysis of issues introduced by the participants during the interview. To indicate that I wanted a participant to proceed with the topical area he or she had started to explain, I nodded or said, "I understand," "Okay," "Really," "Aha," "*Da*" (*Yes* in Croatian), or "Interesting." My strategy was to listen to everything they wanted to tell me. If the conversation stopped or the participants wanted me to ask more questions, I returned to issues they had introduced earlier in the interview or checked the general frame to see if there was something that would fit as a natural continuation for the discussion. Also, at the end of each interview I asked the participants to say what they thought about entrepreneurship development in general, outside the scope of their own work.

Qualitative interviews can sometimes differ in terms of intimacy and level of personal revelation and self-disclosure. This was somewhat disappointing, considering that I had wished for particularly subjective and personal accounts. At this point, I knew that some of the interviews might not be that interesting considering the following stage of the study. For example, two interviews with representatives

from the banks (Participants 5 and 6) and the Ministry (Participant 12) were more official, much of the interview responses relying on "standardized speech" (Mykkänen 2001 in Koskinen et al. 2005, 121), making frequent references to official procedures or published data available from different development and support measures. Some of the participants also handed me their brochure or stated that I would find the same information on the website or other publicly available communication. The information value of this type of interview is usually low because it tends to repeat already known facts. Because the intent of this study was to understand more about the level of personal experience, it was also difficult to grasp the "personal" view, as it was distanced in the interview situation. Luckily, an exception for this group was Participant 7 (Brett), a branch director of a commercial bank who was later chosen for the second round of interviews (Chapter 6.4). Brett used examples and personal experiences in the interview to convey his message and support his claims. His interview, as with the rest of the participants, was also more emotionally charged compared to the "official talk" participants. This was reflected in the use of more vivid and animated language. However, it should be noted that using more detailed or evocative language does not make any interview "better" than another, even though the researcher might be tempted to use only the data that seems more interesting. The same is true for the length of the interview; both of Brett's interviews were among the shortest of all the participants.

The scope of issues discussed in the interviews varied between participants and seemed dependent on the nature of the development work at the organization and, on the other hand, how the participants interpreted the basic question to discuss their work. Where one participant started and ended with a more detailed description of only one example of a development measure, another would tell me a more meandering description of all types of development measures, starting from the establishment of the organization and ending with the current development issues. This was particularly visible in interviews conducted with the representatives from the education and research sector. Participant 1, university professor and director of an entrepreneurship unit, provided a lengthy history of a university unit that was responsible for organizing the entrepreneurship education at the faculty. The two-hour interview was detailed and stood out among the rest with its rich examples, particularly when compared with the interview from Participant 2. He was a researcher in an independent research institution and held different views of entrepreneurship development than his colleagues. He saw the discussion as an opportunity to guide me in my doctoral research by providing me with some instructive thoughts on how to approach the topical area, but none regarding any concrete entrepreneurship development measures. Finally, Participant 4 (a professor of management called Nicholas later in this report) (Chapter 6.2) responded to my request to hear about his thoughts on entrepreneurship development by building a

bit more cohesive narration of a few development measures to which he had a very personal connection.

Some of the participants established clear boundaries in the interview by stating that certain issues or modes of discussion were not to be included, or that they were not to take part at all. Participant 11 Maurice, former director of a technology park who was chosen for the second interview round (Chapter 6.1) in this study, seemed very peculiar about the research and resisted some of my attempts to discuss particular issues. Also, Participant 3, a professor in management, accepted the initial interview invitation, but wanted to stop it the minute I arrived to his office. After hearing my introduction, he insisted that he was not suitable for the study after all. I was able to hold a short conversation with him about one development measure, a desperate attempt to squeeze something out of him. Contrary to these two experiences, the discussions with Participants 9 and 10 were among the most open and, in a sense, the "friendliest" I had. Participant 9, called Darlene later in this report, is the director of a center for entrepreneurship (Chapter 6.3), and Participant 10 is an official with a regional development center. They both worked in the same city I had been staying in during my previous project development trips to Croatia. Since we knew each other from before, the discussions were easy and collegial.

4.2.4 Between the first and second interview rounds

The phase between the first and second interviews, the time from the open and exploratory interviews to the definite investigation, marked a turn in this study. It started after I had completed the first round of interviews and had begun the closer examination of the collected data and the data collection process itself. I read the interview transcripts several times and prepared condensed two- to three-page summaries and descriptions of each of the interviews to examine their topical content, namely, what is said and the natural flow of the interviews regarding the introduced issues. This act of basic thematic categorization was used to obtain a general sense of the data. I also used the summaries to report the data collection findings to one of my local sponsors in Croatia. Making definite comparisons or identifying commonalities or patterns in the interviews was difficult because the interviews were thematically dispersed. This was partly expected, however, considering the composition of the participants, and therefore, it was not considered a problem. Next, I tried to examine the interviews in parallel; instead of comparing the interviews, I organized them based on their complementarity. This was both a useful and interesting exercise because many of the interviews made references to issues belonging to a domain of other development organizations.

Another source I used at this stage were my personal notes, first spontaneously produced and later more structured, which I recorded in my notebook both during

and after each interview. Even though field notes are most commonly used in ethnographic field research (see e.g., Hammersley and Atkinson 2007; Miles and Huberman 1984; Spradley 1979), their application can be of assistance in making sense and reflecting other types of qualitative research projects such as this one. The usage of field notes and reflections of the researcher as part of the study report is dependent on the paradigm that guides the research; in this study, their value lies mainly in the fact that even though they do not form a body of evidence per se, they aid in directing the attention of the researcher to some aspects of the data collection process. Although there was no intention to collect notes in a systematic way, I made rough notes of three different types. While some of the notes were substantive concerning the content of issues discussed or brought forth with every participant, others were analytical, detailing different kinds of ideas for the data analysis as the data collection progressed. Furthermore, a large part of the notes were also methodological and reflexive in nature, including thoughts and personal impressions on the research process, each interview situation, and the interactions between the participants and me. These autobiographical notes enabled me to reflect and compare my experiences in different interview situations and demonstrate the main challenges that interviewers may encounter in a situation like mine. These notes were placed in a learning diary during the second round of interviews, along with a more structured reflection of the data collection process and each of the interview situations to be integrated into this thesis.

Both content analysis and the personal reflection of the process highlighted some distinct differences and similarities between the interviews, both in terms of the depth and breadth of responses provided by the study participants and the communicative styles through which they were conveyed in the interview. Content-wise, the first round of interviews would have also provided plenty of different possibilities for pursuing various topics raised in the interviews. However, my personal experiences in the interview situations made me finally gravitate toward a more definite narrative approach that would allow focusing on the people and the narration instead of merely on the topics introduced in the interviews. Furthermore, I decided that the best way to present this interesting data was to select some of the interviews, namely the ones that were presenting different domains, to unfold in narrative form. I doing so I also wanted to take into account the complementarity and interdependence of entrepreneurship support measures identified in many of the interviews. Since there were several representatives from similar types of organizations in the first round of interviews, it was most logical to me to narrow down the second round to cover only one representative per type of organization (except from governmental organizations and other interested groups due to the abovementioned reasons).

Participants selected for the second round of interviews and those presented in this study are:

- Nicholas, university professor of management
- Brett, commercial bank branch director
- Darlene, director of a center for entrepreneurship
- Maurice, former director of a technology park

Interviews were conducted in March–May 2014, and were stylistically similar to those in the first round, being open and allowing for free narration of the study participants, except that at that point I was more mindful of interview control and interpersonal relations (see e.g., Gubrium and Holstein 2002a; Mishler 1990; Riessman 1993). Another difference between the first and second rounds was also in the focus. Whereas the first had no clear theme, the second was centered around a theme each of the participants had introduced during the first round; I asked them to elaborate in order to acquire a fuller and richer view and sensemaking on each particular subject area under the broader topic of entrepreneurship development.

4.2.5 Efficiency in the data collection

In this study, the qualitative data is presented as reconstructed narratives (Chapter 6) that utilize interview data from two interviews from each participant. When merging data collected at different times and from different situations, it can cause concern about the usage of narrative analysis. One can ask, for example, what happens to the meaning and sensemaking of the participants when there is a time lapse between the first and the second interviews. This is especially important when the participants and the interactions studied are not considered atemporal, static or decontextualized, or something that can be held still (Pinnegar and Daynes 2007). Methodological literature holds that there can be a number of uncontrollable reasons that affect change in the relationship and production of data, both during the data collection and between. When considering this, Pinnegar and Daynes (2007) state that researchers should provide accurate descriptions of the characteristics of the research experience (in general) to understand how and what kinds of context factors were present during the data collection. In this study, detailed reporting in aims to answer that request. Furthermore, eliciting narratives can be a longer process and does not always have to be restricted to the usage of one interview per participant. Narratives can also be collected during only one interview session or within a longer time period from cumulated interview data. For example, brief and restrictive narratives can be created as a response to a specific (interview) question, in which case they deal with a specific topic given in advance (Riessman 2001) while larger pieces such as lifetime stories can be produced over time in several in-depth interview situations and interactions between the researcher and the participant (see e.g., Mishler 1990; Atkinson 2002). Squire et al. (2008) also point out that reasons for returning to the same participant can be numerous; one can connect

to continue the story (chronologically), check details (such as facts) related to the story, or explore more significant issues when examined within the frame the study has adopted. One indicator of significance, for example, can be the expression of strong emotions toward some topical areas. Post-interview interaction and new interview rounds can also be empowering, allowing the interviewees to "look back" or continue the conversation with the researcher to deepen already discussed issues (Squire 2008, 49; see also Foss 2004).

Interestingly, in this study the first and second round narrations are internally quite congruent, some even consisting of very similar wording or expressions. Thus, there was inevitably some repetition between the first and second interviews. This is understandable, as it can be unrealistic to think that the participants would remember what they said during the first interview. Also, it is not convenient for the researcher to repeat everything that was discussed in previous meetings. Some might say that it is a waste of participants' time to interview each of them twice, especially when it is clear that the first and second interviews have a lot of similarities in terms of content, and this could signal that the first interview alone could have been enough to produce this same study. Likewise, others might ask whether we should use only the second interview and not even mention the first. Such questions about the efficiency of the data collection can be seen for instance in publicly funded projects that are conducted within rigid time and financial frames. Regarding this study, I could use two strategies to defend the usage of combined data in hand and present it in reconstructed form as an assembly text.

Firstly, had the interviews been treated and analyzed separately, they would have been "thinner" in terms of their content. In most of the first round open interviews, the participants are engaged in theorizing and analyzing the "lay of the land" in Croatia, whereas in the second round they focus more on explaining concrete development measures. There can be different reasons for this. However, when viewing this from the narrative approach perspective that emphasizes the contextual embeddedness narrating, my strongest guess is that participants felt it necessary to educate me by first providing me with a strong infusion of contextual "facts" before entering into any details of concrete development measures. Also, it is understandable that deeper knowledge is easier to provide to someone who is already familiar. It was noticeably easier to conduct the second interview, as the relationship was established between myself and the study participants, and eliciting personal views was clearly more successful regarding some of the participants compared to the first round. Considering the nature of this research having a strong emphasis on the contextual macro level issues, it would be a disservice for the study to exclude interview elements that throw light on the participants' sensemaking of contextual matters. It is thus my personal choice as a researcher to connect the items together. The first interview is also valuable because of the direction it

set for the second stage; namely, without the first, there would be no second interview, narrative inquiry, or contextual story to present, and therefore no report about why this approach was valuable for understanding the personal views and experiences of the local development agents.

Secondly, even with the benefit of hindsight, I feel justified in combining two data sets by claiming that more leeway should be allowed; this is common practice in and by doctoral research projects and studies, where the objective is to build the professional capacity through learning steps. In this study, some critical steps were taken between the first and second interviews. David Silverman (1997, 2 italics in original) emphasizes the need for learning the craft in practice by *doing* analysis and exercises, for example, while Mishler (1990, 522; see also Kvale and Brinkmann 2009, 17, 81–95) points out that learning the "craft" of academic research happens through personal experience and practice as opposed to basing it purely on the adoption of mechanically followed "abstract rules of scientific research." Personal experiences of doctoral researchers (not only mine) confirm that doctoral research projects are about learning and "becoming" (see e.g., Callary et al. 2012). I felt very strongly that this study was the result of an idiosyncratic learning path throughout my research project, where I as a learning researcher accumulated concepts as I progressed in my research and saw the need to adopt methodological and analytical tools to examine my research subject. Thus, when the research situation ex ante is very opaque, the project itself also coalesces gradually. Finally, I reached an important realization in my research through an interaction between my research data and the new ideas I had formed and generated by constantly asking my data, "What is this research all about?" I felt it important to adopt an open style of reporting, particularly popular in ethnography (see e.g., Hammersley and Atkinson 2007; van Maanen 1988), and to unfold this whole process for the reader to understand how the sensitivity in recognizing possibilities for the study emerged and why this report is built the way it is. This complies with recommendations made by Polkinghorne (1997 in McGaughey 2004, 541) on capturing the temporal context of the research process and opening some deliberations and choices as well as diverse events, both planned and unplanned, during the study. In this way, the researcher also adopts a teller's position in the first person through explicating her own experiences.

4.2.6 Technicalities of conducting the interviews

The length of the interviews during both rounds was between 45 minutes and two hours. All interviews were recorded (permission was granted by all) and transcribed verbatim to preserve the accuracy of the collected data. All first-round interviews were conducted in person, while two of the second-round interviews were

done over the telephone. For example, during the first interview with Nicholas, the management lecturer at a university, I encountered a technical failure at the very end of the interview, which forced me to stop using the tape recorder and write everything down by hand. Luckily, I am quick at handwriting. I tried to capture everything verbatim and not interpret what Nicholas said. He noticed that I turned to handwriting, so he used a pace that was convenient for me to take notes, and only very little (single words here and there) of the interview was left out. The second interview with him was an experience itself as well. It was conducted two years later, in 2014, as a telephone interview in Croatia, as I was unable to travel to meet him. Not only had my funds depleted, but I had also broken my leg, which made traveling inconvenient. I could, however, take a cab to my local office in Croatia and pick up the telephone. Even though telephone interviews can be an ordeal to conduct, especially with physical distance and language issues as potentially distracting factors, this interview went rather smoothly. We had met earlier, which probably made it easier for us to communicate. Also, much of the second interview is credited to Nicholas, whose straightforward, explicate, and no-fuss style of communication made it easier for me to follow the interview, though the phone line was bad at times. The second interview with Brett, the commercial bank manager, was also conducted via telephone, but from Finland. We tried several times to organize the interview in Croatia, but when that repeatedly failed, we agreed to organize this very last interview when I flew back home. Brett had been very busy at work, and having a child had turned his schedule upside down. When we both were finally able to sit down for the interview at our own desks, we were distracted many times, either by a disturbing phone call or somebody coming to the door. When it was all wrapped up, I sighed with relief.

Because transcription is not a simple task and involves judgments regarding the level of detail to be included, researchers are advised to conduct the work themselves unless the technicians are properly briefed about how to complete the task (see e.g., Bailey 2008; Riessman 1993). This is particularly important in the case of narratives, where arranging and displaying the text has direct implications as to how the narrative is understood (Riessman 1993). In my case, however, time was of the essence during my stay in Croatia, which is why I subcontracted the transcription service from Finland and later listened to all the interview tapes and checked the transcript against the recordings. Checking and proofreading the transcriptions[10] was necessary in this case because much of the interview tapes were blurry or difficult to follow for the technician because of the specific professional vocabulary and the Croatian language. In some interviews, participants made frequent references to Croatian companies and politicians (Chapter 4.3.2) that were challenging for the transcriber to record correctly without prior knowledge. I was

[10] Checking interviews is also useful in learning and observing one's own interview style (Kvale and Brinkmann 2009), which was useful in this research in understanding the interview dynamics.

able to correct all the terms and proper nouns because I had actively been reading Croatian media. I also made notes during all the interviews, writing down some of the difficult words, and checked their correct spellings after the interview, either by asking the participants directly or by doing an internet search. Later, in the analysis stage, anonymization of the data was done to the reconstructed narratives so that names of individuals, organizations, and businesses were replaced with pseudonyms or other, more vague terms.

Chapter 6 presents and analyzes the interviews and includes direct quotes from the participants. Some obvious grammatical errors and omissions have been corrected for the quotes in order to enhance the reading experience. Correcting speech during the interview was not important as long as each of us understood each other. In fact, it would have been counterproductive to focus on the deficiencies of our communication medium. While it is not possible to include long quotations in this report, some words have been added to bring clarity to the short quotation. On the other hand, some of the text and quotations have been cleared from excessive use of fumbling words in order to enhance the readability of those sections. We should note, however, that none of the original content has been changed during this process. At the same time, in cases where commonalities of spoken language such as repeating the same word or sentence several times are used to make a point or emphasize something (for example, Maurice repeating "crazy" when talking about the reaction he got for proposing change to university education), the original form has been preserved in the quotations in order to stay true to the original expression.

4.3 Dimensions of interview dynamics

While some dimensions of the interview dynamics and situation have already been discussed in the previous chapter, it is necessary to revisit the issue in order to examine the potential effects of the interpersonal and contextual elements of the interview situation; this also elicits the personal narratives in order to gain a fuller interpretation of the study participants' answers to my open interview questions (Mishler 1986ab). Namely, although interview is commonly used to construct individualized experiences, it is far from being a "self-evident encounter between interviewer and respondent" (Gubrium and Holstein 2002a, 29), and none of the "free interviewing" techniques are actually that free (Weiss 1994, 207). To discuss and reflect different aspects of the data collection process, I will subsequently ground the thoughts in my interview experiences. Particularly, two points of view are presented: how participants interpret the interview situation and respond to the open interview questions, and how the participants relate to me, the researcher. These experiences illustrate the complexities involved in qualitative interviewing

that allows, and particularly invites, expression of subjective views and experiences, which can be emotionally charged and committed to some moral grounds, requiring a level of trust between the participants and the interviewer (Johnson 2002). Supported by the extant methodological literature, my firsthand experiences in managing the context of disclosure on personal experiences demonstrate that the method can have both advantages and disadvantages when eliciting subjective sensemaking. Particularly in cases like mine, when the study is conducted in a foreign country, it is important to be aware of methodological contextualization. At the end of the chapter, a few remarks are discussed regarding the utility value of social and cultural distance in international research projects in identifying interesting research points.

4.3.1 Empowering study participants

Participants in this study represented different types of communication styles. While some seemed outspoken and eager to gush (such as Maurice, Chapter 6.1), others revealed information in drips and drops (such as Brett, Chapter 6.4). Even though it is not necessarily visible in the final reconstructed narratives, it required more work put to hone the open interview technique and questions. Through this type of experience, one becomes aware of the different ways participants can respond to interview questions, particularly the degree to which they engage in a narrative mode. In general, the emergence of the "interview society" has made it more acceptable for people to acquire information through interviews and opening up to strangers, true also outside the scientific realm (Atkinson and Silverman 1997; Briggs 1986; Fontana and Frey 2003; Gubrium and Holstein 2002a; Holstein and Gubrium 1995; Silverman 1993). Interview has also become one form of contemporary storytelling, where people produce individual accounts in response to interview questions, aiming to accomplish coherence in their accounts (Gubrium and Holstein 1998). Having said that, it would be naïve to think that when requested and deliberately solicited in a formal interview situation, all people would automatically start telling detailed stories of chosen topics without any hesitation, guidance, and on the other hand, distraction caused by the interviewer. As noted by sociologist Julia Brannen (2013, 1 when referring to Michael 2012), "people engage with the narrative mode to some extent under the conditions of their own choosing," and it is not always clear why some engage in narrative form while others don't.

There can be different criteria for relevance, acceptability, and "tellability" of a story in relation to the geographical, historical, social, and institutional location of the narrator (Brannen 2013; Gubrium and Holstein 1998). Sociolinguist William

Labov (Labov and Waletzky 1967) defines tellability as something unusual or unexpected, as opposed to familiar activities, to make it worth telling. Similarly, critical discourse analyst Teun van Dijk (1976, 311–312) thinks that some aspect of the account must be "remarkable" or different than that of the experience of the narrator and the speech community to which the teller belongs (see conflicting view in Robinson 1981). It may be difficulty, predicament, or something that has unforeseen consequences or relations to unusual persons or objects. Riessman (1993) also agrees that people usually engage in narration about issues that represent a breach between what is ideal and what is real. These points are particularly helpful in the frame of this study, which hopes to track individual sensemaking, because "noteworthy experiences will often become the empirical basis for rules of thumb, proverbs, and other guides to conduct" (Robinson 1981, 60) and can assist us in understanding the basis for the work in entrepreneurship development according to the study participants. However, recognizing "a story" with a worthwhile element in the context of this study was particularly challenging because there were no predefined temporal or thematic frames provided for the stories to be told; how should one really answer a question or an open invitation to tell about one's own work?

When entering the interview, individuals might have different views on whether they have anything important or meaningful to tell in the first place (see also Narayan and George 2002). The best participants are not, however, those that "feel" they have something to say or those who can analytically or theoretically discuss the topic at hand (Johnson 2002, 111). Frustration can arise if the participant expects to enter in the traditional question-and-answer format but is faced with open-ended interviews, which have different role expectations (Flick 2002, 1010). My first interview with Maurice (Chapter 6.1) was a textbook example of this type of experience. The interview had already started, but even before the midpoint, Maurice said to me, "So. Let's start business. Let's do business. Let's start," softly but firmly hitting his hand on the table. Later he continued by asking to see my questions, but I ignored him and continued commenting on his last point in the discussion. Over half way through the interview he got frustrated again and said, "So let's go to your questions." I did not experience any frustration because I was interested in hearing more of what he had started talking about, but he apparently thought it was meaningless and did not fit his understanding of an interview. My giving him leeway made him feel uncomfortable and lost in the interview situation. I could imagine him wondering in his head if the interview going anywhere, whereas I was thinking that this is, luckily, going somewhere.

I noticed that my initial intention was not powerful enough to demonstrate the need for and the importance of the research from the point of view of some of the experts. My expressing the desire to "understand what they/he/she did on entre-

preneurship development" was not convincing enough. I assumed that an expression such as "finding a solution" or "hearing about best practices" would have been better and more compelling. I had another similar type of experience with Participant 3, who was interviewed during the first round but was not selected for the second. He asked to see "some questions" that he could "recognize" and said that he might not be an expert for this study. He went on to explain that he was head of a PhD program at the university, where many of its 150 doctoral students had been guided by him. This introduction was to softly break the news that I might be heading in the wrong direction methodologically in my research.

> Therefore, I must know something of the methodology of the PhD work and all these things. If your interest is connected to your PhD thesis, I am not sure if I am the right person because I know methodology. (Participant 3 2012)

It can be demoralizing if one gets replies and comments such as the one above (see more on reactions to negative experiences during field work in Grisar-Kassé 2004). Participant 3 could have been a suitable candidate for this study had he been open to my invitation. He told me that he had been among the first experts in Croatia to establish a business school, which would have made an interesting story to tell, perhaps very similar to that of Maurice, who was a sort of pioneer in establishing an organization that did not have a predecessor in Croatia. I tried to use my interpersonal skills to ignite his interest again by discussing his colleague, whom I had just met during my earlier visit to Croatia and whose picture stood on Participant 3's office table. He was more interested in talking to me after this, but out of the scope of my study.

The aforementioned examples may prove that even though it is not necessary for the participant to understand your research question, it is easier to conduct open interviews if the participant understands or finds the interview questions relatable and worthwhile for them personally. It is, then, not about asking questions only with terms familiar to participants, but also that they provide ways to respond in a meaningful way (Briggs 1986; Mishler 1986b). It is also evident that in the interview situation, respondents themselves do not necessarily have the analytical frame to evaluate which respect (whether culturally, socially, or personally, according to Polanyi 1979 in Robinson 1981, 63) of the telling can even be of interest. I did very little to help the study respondents with this task. This also included withholding to distinguish the theoretical conceptions of the entrepreneurship of the participants. In the Croatian language, the word *poduzetništvo* literally translates to "entrepreneurship." I recognized that study participants may use the same word, yet understand them differently. I also expected while concise definitions of entrepreneurship—for example, those issued and managed by public entities such

as governments or global development agencies like the OECD—are firmly connected to legal practices pertaining to "enterprise" determination (e.g., through size and turn over), more localized and institution-specific (or institutional field–specific) definitions would be those that are more meaningful to the study participants. Thus, it was not my aim as the interviewer to contest the views and definitions employed by the study participants or impose my own constructions to them. The only time I asked separately about other types of economic actors was when I met Brett. As he went on to talk about managers and business owners, I asked him during the second interview what he thought about services available for startups. He passed the questions very quickly with a one-sentence reply: "I think startups have incubators," turning the focus back to small companies that were turning into medium or large ones experiencing some growing pains. A key thought using the narrative approach is that it is not coincidental or insignificant that the study participants choose to talk about some issues and not about others. For Brett, entrepreneurship development was not connected in any meaningful way to startups because his assumption was that they are in no need of assistance. Some other participants, on the other hand, beg to differ with this. An impression of what each of them means by "entrepreneurship" and "entrepreneurship development" as an overall perspective can be gleaned through the reading of the individual narratives (for summary, see Chapter 6.5.2).

4.3.2 Social and cultural distance and neutrality

There were a few basic questions that haunted me from the start of this research project. At the beginning, while still preparing data collection and trips to Croatia, I could imagine the answers that might satisfy some individual's curiosity, but I did not see them bearing any significant importance, or at least any practical use, in my research project. These questions were: "Have you ever lived in Croatia?", "Do you speak Croatian?", "What do you (even) know about Croatia?", "So you have never lived there, you have no Croatian roots, and you do not even speak the language—how you intend to conduct a study there?" As background data, it might be valuable to know that I am a female researcher from Finland, and at the time of the first interviews I was 35 years old (during the second interview round I was 37). People seemed to be fascinated by the fact that my contact with Croatian culture and life in general prior to the study was rather limited. I systematically ignored the glaring hints of my assumed handicap until the moment I arrived to the place of action and was faced with the same questions in Croatia; many also posed or made implications about the study participants: Maurice asked, "You are focused only in Croatia? Why on Croatia?", and Nicholas asked, "Do you read Croatian newspapers? Can you understand that [Croatian language]?" I started to pay

more attention to the seemingly innocent questions when I found them transforming from innocent everyday exchanges between a native and a foreigner into a discussion of the grounds of qualitative research with a subtle undertone on epistemology.

The questions listed implied that I am dealing with something unknown and foreign to me, and that the unknown factor might create additional obstacles for the implementation and success of my study. They also implicitly suggest that studies conducted abroad are not only connected but also demand knowledge and prior experience of deep cultural structures (such as language, customs, history, and so forth). The remarks also imply that only natives or people with lived experiences of a respective country are in an epistemologically privileged position to understand (or make understandable through research) the culture, country, and basically anything in it. The concept of a "standpoint epistemology," made known for instance in feminist research (Hammersley 2000, 6), claims that a person or group may claim authority or epistemic privilege based on their specific socially situated perspectives of the world (Anderson 2011). Epistemic superiority may rely on access to the perspective, or they may claim to have a better ability or accuracy to make truth claims of the perspective. This is, in fact, the very baseline for epistemic claims in qualitative research in general because the epistemic privilege "lays a claim to greater reliability" as Anderson (2011) puts it; we are to choose our participants and sources of information based on their knowledge or experience of the phenomenon in question that puts them in a better position compared to others who lack this experience. For instance, individuals in this study working in entrepreneurship support and development organizations have an epistemic privilege over what they are doing as a profession compared to people who are not doing such things. But why do some people, including some study participants, assume that the epistemic privilege should also be somehow extended to the researcher? Surely they cannot expect the researcher to possess the historical characteristics of practical and instrumental modes of knowledge in order to give the study an objective validity. This would, in fact, rule out all research traditions that have an interest in foreign areas, such as Western anthropology, representing early ethnography with a particular focus on the "other" (Vidich and Lyman 2000), and anthropologists who typically study societies and communities that are different from their own (Hammersley and Atkinson 2007), international business studies (Marschan-Piekkari and Welch [Eds.] 2004), or any cross-cultural studies, for that matter.

Rather than putting a heavy epistemological burden on the researcher, the general wonderment can be understood when examining the interaction situation itself. It has been said that for successful communication, both study participants (or the narrators) and the interviewer (or the listener) are to consider each other's background knowledge; their own "stories" eventually determine how the stories are

told (Bruner 1991) and the open interview situation unfolds. In terms of understanding each other in a hermeneutical sense, this would mean accepting and acknowledging our prior position and pre-judgments, or prejudice as in the view of philosopher Hans-Georg Gadamer (1999), which affect how we see things and each other, interpreting our counterpart in communication. In qualitative methodology literature, minimizing the social and cultural gap between the researcher and the study participants sometimes serves clear pragmatic purposes. Some methodologists suggest that students study topics that are familiar to them to make tight data collection and study periods fit and feasible. This means choosing topical areas and the setting around places and people they already know or are familiar with (Adler and Adler 2012; see also Silverman 2000b). Usually this is easier with topics that are also geographically, culturally, or socially closer to that of the researcher. In the most extreme (opportunistic) case, the researcher can be a member of a group under investigation (Adler and Adler 1987 in Adler and Adler 2012, 10; see also Lofland and Lofland 1995; Lofland, 1971). Literature on interview methods also suggests that background characteristics of both the researcher and the participants constitute important dimensions of interview dynamics because qualitative research depends on the successful working relationship between the researcher and the participants (Kahn and Cannell 1957 in Welch et al. 2002, 612). The relationship is emphasized in individual interviews, defined as "face-to-face verbal interchange" (Fontana and Frey 1994, 361), where the main aim is to understand experiences and perspectives of the participants. Minimal distance between the participant and researcher may be useful in types of research where identification and empathy may be harnessed to serve its purposes (Oakley 1982 in Puwar 1997). Overall, it is said to at least be easier to interview people who are socially closer to the researcher than further from them (Koskinen et al. 2005).

The creation of a satisfying relationship and rapport in order to acquire data needed to understand the participants' views and personal experiences can be a challenge if there are imbalances between the researcher and the participants. It is noted in the methodological literature that there are different reasons that shape the format of the interview and "filter knowledge" produced in the interview situation (Fontana and Frey 2003, 85). For example, social distance caused by age, status that creates power imbalances, especially when interviewing elites (Kvale and Brinkmann 2009), and gender (see e.g., Puwar 1997; Fontana and Frey 1994, 2003) or cultural differences between the interviewer and participant (Tsang 1998; see also Hammersley and Atkinson 2007) may create tension in the interview situation. Based on this, there is an implicit assumption that cultural and social closeness enhances understanding and success in creating rapport in the interview situation. In the case of this research, there were noticeable differences between the participants and me (as the researcher); we did not share the same occupational identity, nationality, language, or cultural experience. The cultural gap seemed to

be a concern for some of the participants, who expected me to preserve contextual understanding and its specificity in a situation where they valued my knowledge and experience base as thin compared to theirs, as seen in the following comment by one of the participants. For example, Maurice felt not only that it would be difficult to learn about Croatia through these interviews, but he foresaw challenges in understanding entrepreneurs in Croatia.

> I am interested about this research and the quality of this research because we are [just] talking. How can you—based on this conversation—understand a lot about Croatia and Croatian entrepreneurship? I am aware that it [knowledge gained through talking] is not very deep. (Maurice 2012)

This last comment is based on a false perception of the content and interest around which the interview was built. Maurice thought I was interested in knowing about entrepreneurs, while my interest was focused on his activities, experiences, and views about entrepreneurship development. I tried to correct this view several times while acknowledging that it is unusual in the research interview for the researcher to argue the strength of her conception of the topic (Kvale and Brinkmann 2009, 36) and approach. What participants are willing to say in a particular situation is not necessarily the same for all researchers, and study participants may apply self-censorship when answering interview questions (see e.g., Shenkar 1994, 20 on "invited samples" and politically correct answers in China, quotation marks in the original). For example, Maurice made this explicitly clear in the interview when he interpreted my questions as a way to dig out fleshy dirty details.

> I never tell anything critical about my colleagues in other companies…I am very often writing articles for media, TV, and so on, and I am very critical toward the situation [in Croatia]. But I am never critical when I talk with someone outside Croatia. (Maurice 2012)

Neutrality is commonly seen as a requirement in the interview method in order to produce actual expressions and constructs generated by the participant instead of feeding into and facilitating the material constructs or any information produced by the interviewer (Gubrium and Holstein 2002a). The requirement of neutrality is, however, being challenged as one acknowledges that the interview situation is "a site for the production of meaning," an occasion where versions of reality are interactionally constructed (Holstein and Gubrium 1995). Information offered or responses produced during the interview transpire in relation to the interaction and relationship between the two parties and make the meaning making a continuous and evolving process during the interview. In this case, neutrality can also mean

being neutral as a person or character to avoid eliciting views and expressions that are built as a response to the "persona" of the researcher (cf. Hammersley and Atkinson 2007). Even knowing that the interview situation cannot be non-social or uninfluenced by the presence of the subjects and personalities of both participant and interviewer, I expressed my personal views in some of the first-round interviews to bring my own persona and experience to the fore. Analysis of the transcripts from the first interviews also shows that I was more chatty and eager to please with some comments in the beginning of the study. For example, I unintentionally made evaluations about something the participants said, commenting with "Sounds good" (cf. Flick 2002, 97), and I briefly mentioned some known differences in both personal views and practices between Croatia and Finland in all interviews. There were three reasons I adopted this approach as opposed to totally distancing my own views from the conversation. The first was to show them that I am a real person instead of a casual, passing stranger (see e.g., Kortteinen 1992 in Koskinen et al. 2005, 83) because I expected that I might have a collegial relationship with some of the participants in the future. This is in contrast with some academics' advice on appearing slightly dim, but is helpful in facilitating detailed accounts from the participants (see e.g., McCracken 1988 in Wilkinson and Young 2004, 215). (To be honest, my ego would have inhibited me from appearing to totally lack knowledge in any case, though I appreciate the concept of *deliberate naïveté*, as defined by Kvale and Brinkmann 2009, 30.) Another reason was my desire to minimize some of the differences related to status and experience in order to build a closer relationship between the participants and myself. This was done to aid in the production of personal insights because in the interview, there is "no intimacy without reciprocity" (Oakley 1981, 49 in Fontana and Frey 2003, 83). Lastly, I felt it necessary to prove my "worthiness" to the people who had dedicated time to meet me. One aspect of this was my personal interpretation of the first-round interviews as an informative "lay of the land" type of lecture. Namely, in most cases, the first interviews were focused on providing a large macro context for the development measures participants were telling me about. I felt in the beginning of the research, particularly during the first round of interviews, this extra burden, or a greater need to prove myself worthy of the research and the time of the participants. Also, bringing Finland into the discussion during the first interview round also felt natural to the participants because Finland is among the well-functioning mature economies that can act as role models for many other countries that copy and try to catch up.

Although playing a dual role at a research site can create conflicts of interest (Morse 1994), it can also be of benefit in creating rapport, as with Darlene's case. I had met her a few times before in a common project, and she had respected my role as a senior project manager. She referred to my professional skills during the interview, which built a shared reciprocal respect between us. However, as rapport

did not easily develop with other participants from the one-sided expressed shared interest, I also tried to establish more links between my professional life between Finland and Croatia. This included saying a few words in Croatian every now and then and paying compliments to the Croatian culture in order to express interest in their country and cultural heritage. In some cases, this came very naturally because many participants were interested in knowing what I thought of their country and how it differed from Finland. I also used "name dropping" to associate myself with Croatian individuals with a reputation and status in all of the first-round interviews, which (I felt) was received well and enhanced the creation of interest toward the interview from the participant's side. All the abovementioned strategies I adopted demonstrate how sharing a piece of information, personal experiences, or a contact can be used as a resource to facilitate rapport in interview situations, or how it can build a relationship needed for future communication. They also show that interpersonal skills in addition to research skills are needed in interview situations, particularly in foreign countries with unfamiliar types of research settings (Daniels and Cannice 2004, 189).

The cultural gap may bring about new challenges in terms of overcoming language barriers as well as the dangers of potential misunderstandings, a particular challenge not only in cross-cultural studies (Cavusgil and Das 1997; Marschan-Piekkari and Reis 2004; Michailova 2004; Ryen 2001), but in research projects conducted in a foreign environment in general. Furthermore, language is not only a technical matter, whether we can convey the intended message or not, but it shapes our communication (Michailova 2004). Firstly, speaking in a foreign language that is not actively used is bound to bring with it a certain amount of awkward communication. This is also seen in the interviews, where both the participants and I have experienced moments of going "blank" and losing the correct words, which can distract and slow down the interview. If the participant was uncertain about a particular word, I encouraged him to say it also in Croatian so that I could check the intended word or phrasing later. Despite this opportunity, some iterated a few Croatian words aloud in order to refresh their memory in hopes of recollecting the intended term in English, but eventually used an alternative way to make their point. One participant, Brett, also used an electronic dictionary a few times, which he operated through his mobile phone. (During the interview, I was wondering why he was fiddling his phone so much while talking until I realized that he used it to quickly look and check words.) In cases where the point got across without finding the correct term, I prompted the participant to just continue to preserve the flow of the conversation. Some of the participants also used checking words or sentences to confirm if I had understood what they were telling me. One example of this was an interview with Darlene, who looked at me after completing each paragraph and said, "You know." Even though this can be a stylistic way of speaking to pause or emphasize something, Darlene used it several times with a

tone accompanied by a facial expression and eye contact, indicating that she wanted to know if I had understood what she said and if she could proceed with explaining further. From then on, I nodded or verbally expressed that I had captured the basic idea. Darlene also used more visual aids than the others to get her message across. She gave me printed materials such as brochures with service models and mind maps, and translated them from Croatian to English.

Secondly, one should be aware of the cultural transferability of symbolic parts of the culture, including sayings, tales, or concepts based on the folklore (Michailova 2004). Nicholas and Brett told short folk stories to illustrate dynamics or relationships in their narratives. While such stories can be understood in the context of the whole interview without any prior knowledge, they require attentiveness from the researcher in the interpretation. It would even be impossible to predict and learn these types of cultural structures in advance to prepare for the interviews. Having some general background knowledge of the context is still very useful when conducting a study in a foreign country. It would be a struggle to follow the interview and later interpret it without understanding the context-sensitive references made by the participants. These included things like facts and details of high-profile politicians (such as Ivo Sanader, a politician and convicted felon who served as Prime Minister of Croatia from 2003 to 2009); key support and development organizations, both public and private (such as HBOR, the Croatian Bank for Reconstruction and Development; and FINA, a financial agency with national coverage in Croatia); recent developments in the law system concerning particularly small businesses (such as the Linić law, named after the former Minister of Finance Slavko Linić, which addresses businesses that have outstanding claims); government services for entrepreneurs and small business owners (such as Hitro, a service provided by the Croatian government to enable entrepreneurs and citizens to access public information); and regions, places, and cities in Croatia. Knowledge gaps related to the abovementioned facts can easily be decreased by accessing publicly available resources such as research literature, internet searches, or even travel guides in the case of geography and regions. Current issues related to entrepreneurship development and key organizations are found not only in public reports, but also in newspapers and social media. I had familiarized myself with most of this information before traveling to Croatia and conducting any interviews. I found it extremely useful to discuss it with as many people as possible while in Croatia to get a general sense of current issues in entrepreneurship development. This was fairly easy, as I was located in a university that held a chair in entrepreneurship with a team of approximately 10 researchers and teachers in entrepreneurship. I also participated in three doctoral courses in entrepreneurship to try to interact with Croatian students, some of whom were business owners, others that were part of public bodies that support entrepreneurship in Croatia, and the rest a small share of university teachers and researchers. During

the research period, I traveled to Croatia three times, living there for eight months (each trip lasting 1.5–4 months).

4.3.3 Exploiting the cultural distance

Even though there can be potential adverse effects of the cultural gap (especially connected with cultural preference that can form some prejudices) cultural gaps should not be viewed only as negative hindrances in the interview situation and eliciting personal narratives. As pointed out by Welch et al. (2002; see also Hammersley and Atkinson 2007), in some cases the participants may actually be more willing to open up to a foreigner, enabling the creation of rich interview data (as opposed to narrow, superficial, or non-existing verbal accounts). Social differences may provide opportunities to articulate feelings and views of experiences, and empower the study participant to act as an expert in the topical area of the interview (Miller and Glassner 1997). Also, researchers are often known to keep a "critical distance from what they study" when they are conducting their research in a foreign environment (McCracken 1988, 22 in Welch et al. 2002, 622). Cultural distance allows for keeping the analysis open for wonderment and aids in answering the basic questions, such as "why?" Contradictions or differences between the known or familiar and the new and strange can, at best, break things that are considered self-evident and open up new avenues for analysis (Alasuutari 1999).

Furthermore, even though cultural similarity and familiarity sounds attractive in terms of providing a safer and more predictable environment to understand and interpret each other's behavior, the similarity or so-called psychic distance (O'Grady and Lane 1996) does not necessarily determine the success or failure of human interaction (such as in the interview situation). Subjective perceptions or assumptions of the cultural distance are more defining factors (Welch et al. 2002). In fact, sometimes the perceived similarity may actually distract us and inhibit us from learning from each other, which has been true in studies of learning and companies' decision-making choices in international contexts. Empirical studies show that learning in foreign contexts begins, above all, with the ability to see differences between self and others (O'Grady and Lane 1996).

Cultural distance has been discussed briefly in entrepreneurship research. For example, in her article about contextualizing entrepreneurship research, Welter (2011) illustrates the main message by providing examples from former Soviet countries, which do not represent her own cultural background. By using post-communistic countries as an example, she points out that we "are likely to better 'see' the importance of context in examples from contexts we are not familiar with than in examples from contexts we take for granted" (Welter 2011, 166) By "seeing," Welter means that we are more likely to realize the importance of contextual

issues in understanding entrepreneurship when the phenomenon is presented to us in a different light and via different examples than what we are used to or accustomed to.

Turning points in this study were when I started to wonder why a university lecturer in business would be keen to pay attention to advice on legal matters (Nicholas), or why a technology park director would engage in educational endeavors with the upper secondary school level, both in the sense of providing educational content and being involved in basic upbringing accompanied with behavioral nurturing (Maurice). These cases would be highly unlikely in Finland, where the tasks are assigned to specific organizations or individuals; in the first case, legal advice would be given only by legal experts or authorized individuals, and in the second case, the comprehensive educational system would wholly adopt the role of nurturing the entrepreneurial spirit of students and pupils in each educational level separately.[11] When I expressed my wonderment for locals in Croatia, I received comments such as, "Why would one spend time wondering and studying such a self-evident thing? Don't you see that they do so just because they have to? There is no mystery in it." These comments suggested that these types of "stories" and experiences I had encountered were common in Croatia. At first I was so startled by such a blunt statement that I was nearly knocked down; I felt embarrassed, as if my research were futile. Later I thanked the bold commentator in silence because I agreed that there was absolutely no mystery, or nothing gimmicky for that matter, in it. I reminded myself of the fact that something labeled as "obvious" or "common knowledge" does not mean that it could not be a fertile source for academic research or worth closer examination (see Babbie 2007 for discussion on triviality), since one of the criteria for academic research in general is to overcome prejudice that particularly inhibits the researcher from seeing phenomena and things that are taken for granted (Noorderhaven 2004). This can be the case particularly in interpreting local development agents' views in post-transitional countries that share different social and economic environments compared to that of the more mature Western countries; the task of the researcher would then be to actively probe to recognize the way the study participants rationalize activities, and how it builds up the way they do things (Gibb 2000b). As demonstrated through this example, the "banality" (cf. Bruner 1991, 9) of a story is contextually dependent; what might be banal to the respondents and the representatives of the same cultural background is not to foreigners and outsiders. On the other hand, following Gadamer (1999), our interpretive skills are based on and become possible through our own prejudices and experiences, and totally denying their influence and presence

[11] Measures for enhancing entrepreneurship and entrepreneurial spirit among Finns permeate the whole education system from early childhood to higher education. In lower education levels, the emphasis is put on enhancing positive attitudes, basic entrepreneurial knowledge and skills, and an entrepreneurial mode of operation. At upper levels such as secondary and higher education, emphasis is shifted into further developing the knowledge, skills, and competences related to entrepreneurship. (Ministry of Education 2009)

in the research process would be distorting our ability to interpret at all, whether the phenomena are familiar or unfamiliar. All qualitative research is comparative in collecting or analyzing data: we do it in relation to our pre-existing understanding.

Furthermore, the narrative research approach employed in this study does not prefer self-evident or referentially or textually ambiguous stories and call for interpretation for only the latter; rather, what makes interpretation compelling is the narrative itself as a way to construct reality (Bruner 1991). This study, then, is open to looking at how the participants substantiated their claims for doing their work that the respondents and their peers find "standard" and that I find "abnormal," and what kinds of meanings were connected to entrepreneurship development using these particular examples in their narratives.

4.4 Reorganizing, presenting, and analyzing the data

The research material presented is dependent on the research concerns and in which frameworks and concepts are used to support it (Gubrium and Holstein 2002a). One premise of this study is that the personal narratives are unique, contextual, and embedded; participants are difficult to detach from their personal accounts. Therefore, narratives and humans are commonly made visible in studies using narrative approach (Pinnegar and Daynes 2007). Even though unfolding a "story" in chronological order and putting emphasis on a course of events (as some suggest is key criteria for choosing the method; see Flick 2002, 104) is not central to the research question, the data is presented in narrative form to allow treatment of the personal accounts to be one form of case-centered research that requires thick and detailed description and analysis (Mishler 1999 in Riessman 2001; cf. Boje 2010). Therefore, narratives are presented in this study as individual personal stories that are each analyzed separately and enable "doing justice" for the complexity of entrepreneurship development experienced from a personal point of view without risk of losing crucial dimensions, complexity, or content if treated in isolation (see e.g., Polkinghorne 1988). They enable for the presentation of data in a way that allows the reader to solve the "puzzle" alongside the researcher (Morse 1994, 231) as the narratives unfold.

4.4.1 Reconstructing from two to one

The act of "reconstruction," constructing or assembling something again, is a result of the act of interpretation done by the researcher when piecing together bits of text. Making analytic choices and transforming the research data on some level is

part of the continuous interpretative act, which is known to all qualitative researchers (Kvale and Brinkmann 2009 about using interview data; Miles and Huberman also discuss data reduction in particular 1984) using incidents or narrations in their reports, making the presentation of data more convincing and vivid in terms of conveying their meaningfulness when compared to the presentation of numerical research data. Some writers also encourage the usage of captivating language and metaphors, not only as a device to make patterns and reduce data, but also to make the text more compelling for the reader. Using narrative text is a typical way to display data in qualitative research (Miles and Huberman 1984). The interviewer becomes a storyteller or narrator by retelling the story of her study participants. Ethnography in particular is known for its usage of figurative language, when it is "storying other people's stories" (Hammersley and Atkinson 2007, 199). In other fields, such as organization studies, the syntagmatic, story-like elements are also frequently interwoven with the paradigmatic, model-like elements (Czarniawska 1997).

In many cases, the naturally unfolding narratives are messy and diffuse (Brannen 2013), and locating stories in qualitative interviews to be retold in reports is not always easy because they are rarely bracketed like classical story formats, such as, "Once upon a time." Instead, it is fragmented and scattered around in the interview. Setting boundaries for the text segments and making decisions on inclusion and exclusion is an interpretive act that is influenced by the theory and research question. The meaning can be altered by simply choosing a start or an end (Riessman 1993). According to Riessman (1993, 13), in the analysis, "the analyst creates a metastory about what happened by telling what the interview narratives signify, editing and reshaping what was told and turning it into a hybrid story." This is, to quote Behar (1993 in Riessman 1993, 13), a "false document" because it is affected by various decisions and commitments made by the researcher. In their qualitative research interviewing guide, Steinar Kvale and Svend Brinkmann (2009; see also Polkinghorne 1988) maintain that if an interview does not contain one spontaneously told story, it is possible to construct a narrative from different episodes found in the interview, as has been done here. In the act of interpretation, the researcher unavoidably reorganizes the material to make it more understandable, producing a reconstructed version of the original narrative. The reconstruction seems easier with material that consists of clear segments, where the plot, theme, characters, and timeline are clearly expressed. In the case of messy material, the researcher can be trapped with following only the clearer and cleaner narratives, considering the practical side of the interpretation. In formal analysis, the researcher can "purify" the narrative text by eliminating non-narrative passages such as argumentative segments (Schütze 1983, 286 in Flick 2002, 201). However, the researcher should still be able to maintain and convey the less clear elements in place, such as the ambiguity and tentativeness of meaning in the narratives, while

smoothing it (Clandinin and Connelly 2000 in McGaughey 2004, 534). In this study, I have made conscious efforts to pick different types of participants that dictated much of the direction of the study, not only those that seemed easier and whose accounts were more coherent during the first round of interviews. The diversity of personal narration styles continued in the second round of interviews. This provided more opportunities for observing and learning about narrative inquiry regarding how to handle data in order to make it readable for the audience without losing the distinctiveness of its features.

One-hour interviews each amount to 25–40 pages of transcripts. While each of the narratives prepared for this report are reconstructed from two separate interviews, the research material to be analyzed and reconstructed per participant amounts to 50–80 pages. In terms of content, some interviews are focused and coherent in content and theme, while others are more sporadic and scattered, and contain a lot of details and loose ends. Reconstructions are shortened and condensed versions of the original material, and are therefore prepared based on judgmental decisions about including and excluding segments in the reconstructed version. Here, segments to be included in the reconstructions have been chosen based on how much value they provide for the main storyline and how they aid in answering the questions I have posed in the research material (see Chapter 4.4.3) in order to study the ways agency is constructed in the narratives.

There are also large, overriding themes in the stories presented in Chapter 5, such as the approaching membership of the European Union that is presented or used in the accounts of the participants. Another prominent theme is the global economic crisis that was mentioned by all participants either directly or indirectly through the discussion of unemployment and financial struggle of individuals. Some references related to these themes have been included in the reconstructed narratives in case the participant has established a meaning making connection between the sub themes and the main story line. Conversely, some parts of the material have been left out from the reconstructions mainly because of three things. Firstly, some segments are passing themes and are too "thin" or vague in terms of details given, which make them difficult to connect with the more prominent themes and segments in the material. Secondly, some segments were given less space in the reconstruction if the same topic is explored more thoroughly in some other reconstructions. In Maurice's case, this would have been the co-operation with the employment services, which was covered more in Darlene's narrative. Thirdly, some parts of the material include random discussions between the researcher and the participants that are unrelated to the main theme of the interview. Examples of such communications have already been addressed in the previous Chapter 4.3, which discusses the interview situation as an interaction and a social process.

4.4.2 Structure and form

Structurally, the reconstructed narratives presented in this study are symmetrical, and the main lines very loosely follow Labov's model of narrative structure,[12] which includes different categories of action given the smaller and shorter narratives included in each of the main stories, and the fact that not all reconstructions map perfect regularity. The first subchapter functions as an introduction that confines the examination to a limited topical area and specifies the reasons for selecting a certain focus for the narrative (over some others). It aims to do it by presenting the situation through me and through the subjective perception of the participants. I argue that even though I chose the themes for the second interviews, the initial focalizers of the topics have been the study participants, whereas I as the interpreter have followed their "lead." Each of the actual reconstructed narratives start differently, on the other hand. In some cases, the participants have identified a clear temporal point (e.g., a year), whereas others mention a situation or state of affairs where the narrative starts. In this sense, it is not necessarily possible to talk about "initiating events" in each of the narratives. The following parts explicate a challenge or a problem identified by the participant that affects the entrepreneurship development work. There are usually several issues to be dealt with, not only one, and matters tend to be complicated rather than easily explained. In the traditional story sense, these parts would be considered actions of reactions to something that complicates or affects the situation described earlier. The following sections unfold the ways the participants explain their own resolution to the complicated matters. This can also include some sort of evaluation or perception on their part about how it went and why they find it worthwhile (moral of the tale). When the narrative lacks a clear evaluation clause told by the narrator (see Riessman 1993), it has been provided as part of the interpretation in the last summary section by me, the interpreter.

A symmetrical presentation form has been selected to aid the reader in capturing the main message of the narrative. In most cases, the reconstructions are very true to the original sequence and themes introduced in the second interview, which was narrower in terms of its focus and where the study participants were oriented to provide a fuller and more coherent account of a particular theme. Thus, sequencing and connecting issues are not totally random. Building the narrative took several steps. First, I combined thematically organized extracts from both of the interviews together. After that, I wrote each of the sections with my own words, using some of the original extracts as direct quotes to support the narrative. Narratives consist of recollecting and reconstructing the past, describing the present (events during

[12] Labov's sociolinguistic model that distinguishes formal, structural properties includes an abstract, orientation, evaluation, and resolution. The last part, coda (see also Langellier 1989), which takes the reader back to the present, is included in only some of the narratives. Labov also edits out the interview context from this model.

the interview), and in some cases speculating about or imagining the future. In most cases, the future is left unveiled and the focus is on sensemaking of the past and the present. There are differences between the reconstructed narratives in terms of their specificity of the temporal aspect of the events and sequences; in some cases, the narrator has explicitly stated the time and place of particular events, whereas in others, the telling of one's experiences is more general and not connected to any specific point or time. Events are presented in the reconstructions based on how they are connected to each other in the meaning making sense; different segments are separated thematically from each other. In many cases, the themes are blended because of association.

To avoid the reconstruction's taking on a life of its own, I returned to the original transcripts several times to check the accurateness of rephrased information by checking specific concepts or terms used by the participants: names (characters) and places, and more importantly, ways (strategies) the participants connected critical issues with each other. Presentation of the data is a mixture of content summaries from the interviews and direct quotes to preserve as much as possible of the discourse of the originals. I also had to pay special attention to the meaning making in both interviews when connecting them. I have resisted the urge to fill in holes in the reconstruction with the fabrication of my own mind. Instead, parts of the holes have been filled with my interpretive commentary, mainly presented at the end of the narratives. The second round of writing included checking that the reader could distinguish my own remarks from the baseline narrative (Riessman 2001).

4.4.3 Different levels of analysis

Narrative studies may consider the character of narratives as a function of four different levels of analysis: personal, interpersonal, positional, or societal (Doise 1986 in Murray 2000).

In the *personal* level, narratives are portrayed as expressions of the lived experience of the narrator having a personal function, as seen in this study. In addition to positioning the narrator next to the listener or the audience (Bamberg 2002, 2012), positioning the researcher in the study has also become of interest in narrative analysis (see some discussion, e.g., in Riessman 2002). Therefore, in *interpersonal* and *positional* levels of analysis, the focus is on the characteristics of the interviewer and the study participants and their social positions in respect to each other, which have been already addressed in this study in Chapter 4.3. This study embraces the idea of interview as an interactional situation, and it acknowledges that procedures generating personal accounts are also based on the local interactional context, researcher input, and ways of structuring the interview situation,

making narratives collectively assembled (Kvale and Brinkmann 2009); however, it has done so by separating the construction and the data output from each. The methodological section examines the construction and "telling" of the narratives, whereas the reconstructed narratives mainly focus on what is "told" (see e.g., Mishler 1995 in Riessman 2002, 41). I have edited myself out of the presentation and analysis, presenting the main relational component only in the beginning of each reconstructed narrative. The reconstructions were written using third-person singular pronouns instead of using the first-person "I" form that would point directly to the original narrator's voice. This sent a clear signal to the reader that these text passages were reconstructed and authored by a person other than the narrators themselves (Connelly and Clandinin 1990). This decision has allowed different levels of interviewing to be presented separately, though still mutually constituted. The "product" deals with substantive concerns in addition to examining constructive activities from the participant's side, whereas the "process" deals with the reflexivity on how data collection and interviews are accomplished (Gubrium and Holstein 1997, 97 in Fontana and Frey 2003, 94; see also Riessman 1993). This has been done to account for those involved in the construction of the data, both the individuals whose experiences are being studied and the researcher and author of the text (also partly addressing the multistage mimesis according to Ricoeur 1981 in Flick 2002, 37). At the *societal* level, the analysis seeks to explore the connections of the individual's narratives in the broader sociocultural assumptions and social representations, conditioning society's everyday practices and thoughts. Here, this view is less emphasized, although Chapter 5 is meant to introduce contextual aspects as thematic areas and Chapter 6.5 the conceptualizations that emerge as commonalities among the different narratives.

The analytical separation of the aforementioned different parts, particularly the conditional side of narrative production and the narrative itself, has been pointed out because of the complex relationship between the conditions in which it is elicited and the narrative content (Gubrium and Holstein 1998) as previously established. Integration of different levels of analysis within the same study is also considered essential, although many researchers tend to neglect this advice (Murray 2000). In this study, this is done in order to get most of the data by addressing both breadth and depth. As stated earlier, narrative analysis is still a relatively new approach for analyzing qualitative data, whereas thematic analysis is one foundational method for qualitative analysis. Even though the cross-cutting themes highlighted in the narratives vary in terms of their breadth and inclusiveness, the objective of their usage is to provide the reader with a broader view and context to the research data while the reconstructed narratives focus on the particularities. As an exercise, it has also been helpful to orient myself to the research data, which included reading and correcting the transcripts (see Chapter 4.2.6) and identifying

some key concepts and overarching themes by using the research data and connecting them to the research literature. Utilizing more than one method of analysis is common in qualitative research (see e.g., Riessman 2008; Frost et al. 2010; Shukla et al. 2014; Simons et al. 2008). In fact, narrative sequences in qualitative interviews may prove to defy easy categorization (Riessman 1993), and resorting only to thematic analysis can be considered reductionist, weakening our opportunities to capture what is said (Lichtman 2013). Several writers also assert that narratives ought to be preserved with the intention of respecting the original construction of meaning, not suppressing the narrative accounts (Riessman 1993, 4; see also Mishler 1986ab), and complementing and counteracting the "culture of fragmentation" (Atkinson 1992 in Coffey and Atkinson 1996, 80) caused by categorization and coding.

4.4.4 Analyzing the research material

Regarding the analysis of the text itself, this study uses an alternation of different approaches. A mixed approach has been chosen because there are no exact recipes for the best way to analyze personal accounts and narratives (Coffey and Atkinson 1996). There are different options available that depend on the researcher's conception of what a narrative is (Squire 2008), be it, for example, the study of personal experiences of a certain subject area or locating moral stories. Furthermore, although there are some specific suggestions on how to approach research material in order to study agency (see point 1 below), the approach adopted in this study expands that approach in order to synthesize different elements referred to in the literature review.

To start, narrative approaches in agency theory propose that human experiences are not to be seen as merely a disconnected series of events. Instead, they are a form of self-interpretation (Mackenzie 2008) that strives to find a coherent form of self-maintenance. However, agency is not necessarily experienced as smooth living. More specifically, to quote Riessman (1993, 3), individuals "narrativize particular experiences in their lives, often where there has been a breach between ideal and real, self and society." Thus, narratives can be expected to bring out tensions that are meaningful for the narrator in that particular issue or state of affairs. In this sense, they are also pragmatic, having a plot that signifies something through the events described in the narratives. Although the research data in this study does not consist of self-narratives in their purest form, they stem from personal experience, insight, and reflection, and can indicate points of breakages. Following the above, tensions are seen here as a rich source for exploring different types of maneuver spaces and possibilities for agentic behavior. What has been regarded as agentive action in this talk is found both in the content and form of

narrative sensemaking. I am not confining myself to only tightly delineated categories for analysis, but I take use of several different related ideas used in narrative research and analysis to draw from the text. I thereby view different types of tensions and breaches indicated in the narrative telling as an analytical tool to reflect how agency in entrepreneurship development is created. In doing so, I will pose four main questions in the research data in order to study how study participants understand and make meaning of agency in entrepreneurship development:

(1) Firstly, with regards to agency-related studies specifically, it is suggested in the literature that agency can be analyzed separately in personal narratives (see e.g., Riessman 2001) by looking at how the narrators assume power and control and how actively they exert influence over actions and events described in the narratives (i.e., what the outcomes of the actions are). Here, the focus is on how active or alternatively passive the main character is (powerful vs. bystander vs. victim), and how active the subject is (subjective narratives vs. neutral narratives). Essentially, it is retrospective judgment that is involved in making sense of past events and one's own role in them. Here, the narrator's self-conception plays a role in how they place judgments on the retrospective interpretation of the actions, whether or not they "see" themselves as active agents (as opposed to, for example, bystanders) in their narrations. This also means that the agent's individual interpretation may differ from another agent's view.

(2) To incorporate substantive issues related to entrepreneurship development in agency analysis, I will look at what is being said in the narratives, i.e., what is the "content" of the narratives (Riessman 2008) and what kinds of meanings are being associatively connected with entrepreneurship development. Bruner (1990), who follows the constructivist approach in narrative research, claims that individual narratives account for the unexpected or for exceptions that have occurred to rebalance with something that has been perceived as canonical and expected (Steyaert 2004, 20). In the same fashion, agency is delineated in the narrations as something the narrator finds important and valuable to tell, something that "stands out." The analysis pays attention to what types of development measures, activities and material, and other types of conditions and contextual issues are described in the narratives. It also gives special attention to any concerns or worries related to entrepreneurship development that come through in the narratives in different ways, either as explicitly indicated concerns or through my own interpretation of the implicit descriptions, to which the participants connect their emotions. This point is being addressed not only in the reconstructed narratives, but also in Chapter 5 that serves as an introduction to the narratives.

(3) It is suggested that narrative analysis not only look at the content of narratives, but also that it asks, "Why was the story told *that* way?" (Riessman 1993, 2, italics in the original source) in order to analyze how narratives are told, or what their "format" is (Labov and Waletzky 1967). This is done by analyzing what kinds

of narrative strategies and structural features (such as characters and events) are used in the telling and what kinds of issues are *causally* connected to each other through the telling. Riessman (1990, 1993) treats narrative analysis as a formal methodological approach similar to Labov (1972, 1982 in Coffey and Atkinson 1996, 57–62), who thinks that narratives have formal, structural properties in relation to their social functions. While some emphasize sequentiality in reconstructing the factual processes (see e.g., Bruner 1987; Denzin 1988), structural elements of the narrative are considered here to help understand the meaning of the narrative, to move toward a reduction in the end, and to answer the question, "What is the point of this story?" (Mishler 1986ab, 236; see also Polkinghorne 1988).[13] Therefore, in addition to noting issues, I will analyze what kinds of insights or lessons are being told in each of the narratives about how things happen dynamically or over time.

(4) Because it can be unproductive to focus only on looking at structures and recurring forms (Coffey and Atkinson 1996, 61), other complementary ways of analysis are also suggested. Specifically, I will analyze what kinds of social positioning and interaction with other agents is being described (Harré and van Langenhove 1991, 1999; Davies and Harré 1990; van Langenhove and Harré 2005). Relational view is important in entrepreneurship development, where the relations between the professionals and the clients (i.e. entrepreneurs) has been emphasized. Furthermore, interaction with other stakeholders is an interesting questions in entrepreneurship development, where boundaries of practices may intersect with professionals from other fields. Here, the analysis entails answering questions such as, "With whom or what does the narrator interact?", "How is the narrator positioned in the narrative regarding other characters or agents described?", "What kinds of interactions transpire between the narrator and other agents?", and "What kinds of roles and parts are assigned to all agents in the narratives?"

The aforementioned key questions have been addressed in each of the narratives separately and collectively in Chapter 6.5.

4.5 Dimensions and limitations of the data

As a result of the crisis of legitimization (Lincoln and Denzin 1994, 578; Denzin 2001, 98), the traditional positivist criteria of reliability, validity, and generalizability for evaluating qualitative interpretive research have been problematized and

[13] Different typologies or categorizations to narrative structures (such as romantic, comic, tragic, ironic, etc.) are not discussed here because they have been said to function in a very weak sense only as abstractions and concepts that can heuristically aid the researcher in reaching merely a first-level attempt at describing the narrative operation. (Polkinghorne 1988)

commonly replaced with the constructivist-oriented discussion of "trustworthiness" and the "transferability" of knowledge (see e.g., Lincoln and Guba 1985). Narrative studies, however, are still in the phase of creating common language and criteria for conducting narrative inquiry (Connelly and Clandinin 1990, 7). Also, the traditional correspondence criteria are not helpful in evaluating the "trustworthiness" of narrative accounts, as interpretive work lacks precise rules for validation (Riessman 1993; Mishler 1990). In this chapter, I first discuss how the issues of validity (i.e., "What constitutes a credible claim to truth?") (Silverman 2000b, 91) are currently understood in the narrative studies. Second, I discuss the possibilities of different "truths" and the importance of expanding the research process in narrative inquiry. To conclude the discussion of the dimensions and limitations of the research data, I present two specific points regarding generalization and transferability, considering both the relationship between this study and the applicability of its findings beyond the scope of this study with communicative validity (Kvale and Brinkmann 2009); I also present the relationship between the different narratives within this study to evade the danger of its being purely anecdotal, descriptive, or explorative.

4.5.1 Narratives, reality, and truth

My personal experiences on the matter of "truth" came about in a very concrete way during the research project. When I disclosed my data collection plans with some colleagues in Finland and Croatia, some of them insisted on replacing personal interviews with other sources of information (such as "more reliable statistical data regarding entrepreneurship development," to quote one colleague) because bribery and corruption of public officials still remain a pervasive reality in Croatia (Chapter 5.2.3). Some also asked about the names and profiles of potential participants, intending to evaluate their political affiliation and suitability for the study. The reasoning behind this was that people who are inclined the take bribes are more likely to twist the truth for their own benefit and thus are unfit for studies that employ any kind of interview techniques. Admittedly, there is always a chance that somebody in a given study is keeping the truth off the table because of obligation, morals, or other reasons. Also, even not knowing that somebody is lying, the "truthfulness" or accuracy of reconstructed narratives based on interviews and personal accounts can always be contested on the basis that many of them include a biographical recollection of events, contesting the reliability and validity of the data (Chadler and Lyon 2001, 12–13 mention studies by Huber 1985 and Golden 1992 on managers and CEOs). However, even though some lines of narrative research assume that narratives retrace past experiences in the same way and order

that they actually happened (Labov and Waletzky 1967), the truth is never the primary issue in narrative analysis, and realist assumptions underlying concepts of verification and procedures for establishing validity are considered largely irrelevant (Riessman 1993).

When considering the correspondent relationship between narratives (what is told) and actual experience or behavior (what actually happened), an important starting point for this study is that verbal accounts and narratives are always partial and incomplete because people are limited in their linguistic and epistemic skills (Sarbin 1986). While a lack of strong storytelling and language skills can affect the content of the narratives (see e.g., Labov and Waletzky 1967), the length always restricts the form of any narrative because narratives simply cannot capture everything and in one story (Miller and Glassner 1997). Narrating is always an attempt to reduce information to a set of narratives that allows it to be cognitively and efficiently processed. The limitations that come with narration are also recognized by some of the study participants themselves. Hoping to offer fuller descriptions and support for their personal accounts, some of the participants suggest seeking out other sources; Maurice suggests I read one of his previously published books and Nicholas directs me to check website sources for more detailed information.

Rather than directly mirroring the reality and actual happenings, narrative is an information-simplifying structure in information processing terms (Murray 1986). Narrative analysis does not try to gain access to factual events and experiences, assuming an analogous relationship between experience and narrative because producing a narrative always assumes a point of view, being subjective and positional. Events (either in the past or in the future) are always presented from the perspective of present values and realities (Riessman 1993, 2001). Instead of reproducing the past exactly as it was, narratives interpret it, producing "truths" that connect past, present, and future (Riessman 2001, 2002; see also Bruner 1987). The version or reinterpretation that the participants produce in the interview situation that forms a specific context for narration (see e.g., Briggs 1986) is the data that is being analyzed and interpreted. It is assumed here, following the trails of Mishler (1990, 427), that since the earlier reality is not sought after or held as criteria for validity, the danger of distorting the "reality" or the "truth" does not arise.

According to Bruner (1987), the relationship between narratives and the different versions of reality is a two-way affair, narrative imitating life and life imitating narrative, describing a mimetic[14] (Ricoeur 1981 in Flick 2002, 35) relationship between the two. Life in narratives cannot be taken for representation of facts or

[14] Paul Ricoeur's differentiation of different forms of mimesis aims to readdress the problem of representation between the world of text and the "real" world or life itself outside the text. In this way, Ricoeur has tried to "dissolve the opposition between inside and outside, which itself arises from the representative illusion." (Ricoeur 1991/1980, 151)

factual processer; "life is not 'how it was' but how it is interpreted and reinterpreted, told and retold" (Bruner 1987, 31, see also Riessman 2002). Stories can also be told differently depending on the context, including the audience and the listener (Riessman 1993; Mishler 1990). The main difference between narrative and other forms of qualitative inquiry lie in the way language is understood; for example, whereas traditional ethnography that also utilizes open-ended interviewing assumes stories reflecting singular and stable meaning, narrative studies treat language as a way to constitute reality (Riessman 1993). According to Flick (2002), possible inference from narratives to factual events is overestimated, and when combined with other methodological approaches, this can be resolved only in rare cases. Bruner (1991) also maintains that narratives can hardly ever be used to provide causal explanations; instead they supply reasons for things taking place (see contrasting views about narrative explanation in Abell 2004, who discusses narratives as representing an external reality). Therefore, the claim in this study is not that narrative structure is itself a causal variable that explains the outcomes of entrepreneurship development work, but rather that study participants introduce issues and effectuate outcomes related to entrepreneurship development through their narratives.

4.5.2 Interpretation and opening the "black box"

This study adopts the same position as Riessman (1993, 22) in that narrative cannot stand alone and prove any kind of direct evidence of phenomenon; instead, "narratives are interpretive and, in turn, require interpretation." While there is always inevitably a gap between the narrative and the real experience that is conveyed through the narrative, similarly, there is also a gap between telling, analyzing, and reading (Riessman 1993, 2001). What follows from this is also that our analytical interpretations are always partial. Particularly, as a result of the "crisis of representation" (Hammersley and Atkinson 2007, 203; Lincoln and Denzin 2000, 1050–1051; 2001, 98; Denzin and Lincoln 2000b, 16–17), the possibility of the researcher to directly capture the lived experience has been doubted. "Such experience, it is now argued, is created in the social text written by the researcher" (Denzin and Lincoln 2000b, 17).

The role of the interviewer as an active sense maker in qualitative interviews and interpreter and editor of the interview data has been pointed out by several qualitative researchers (e.g., Atkinson 2002; Denzin 2001; Douglas 1985; Fontana and Frey 2000, 2003; Geertz 1973; Holstein and Gubrium,1995; Rubin and Rubin 2012; Spradley 1979). Russell Schutt (2011, 321) points out that when viewing the relationship between data analysis and the reality from a hermeneutic perspective, the "reality" a researcher is trying to construct is always based on the individual

interpretation of the text, and any other researcher having different background and different interpretation, would produce a different type of interpretation. The ingredients of an interpretation are drawn upon the cultural knowledge of the interpreter to create an interpretation (among many different possibilities of interpretations) to serve the intellectual purposes of the particular research in question. Thus, several interpretations can be constructed according to the purposes of the research; what the researcher "sees" or "hears" in the data is necessarily selective (quotation marks in original source, Johnson 2002, 106; see also Rubin and Rubin 2012). The data presented in text form is one form of interpretation, and several others could be possible because any text is open to more than one "truth" (Freeman 2003) and reading, showing plurivocality (see also Riessman 1993). In essence, the interpretation cannot exist without the interpreting individual. Because we can all make our own readings, meanings become ambiguous (Riessman 1993). Consequently, qualitative studies has become understood as a process of producing different versions of reality that are created in the specific context of the research; versions could be different depending on when they are told or to whom they are told, in addition to the version the researcher or even the reader creates (Flick 2002).

Qualitative research has been linked very strongly with the reflexivity and openness of reporting of the researcher (Flick 2002). Some claim that much of the bad reputation of qualitative research and questions concerning the status and credibility of qualitative inquiry have to be attributed to the privatization of qualitative analysis, underdeveloped conventions of analysis methods, and reporting qualitative research (Miles 1979; Miles and Huberman 1984). In many cases, they are a "black box" that needs to be opened for the reader (Kvale and Brinkmann 2009, 270). Doubt can arise, particularly when qualitative researchers modify existing or create new methods for their particular studies.[15] Some consider that in order to break the misconceptions regarding qualitative research and make the research more accessible for other researchers to consider, qualitative analysis should be opened for inspection. This can be done, for example, by increasing the procedural reliability of the research by meticulously documenting the data collection and the various analytical actions and characteristics associated with the data analysis and interpretation along with reflexivity (Kirk and Miller 1986 in Flick 2002, 22–221; Miles and Huberman 1984), and making overt assumptions, choices, and logic employed in the study. While others say that researchers should also at least be aware of their decisions and their methodological consequences (Seale 2002), Denzin (2009) claims that the requirement of transparency of qualitative research suggests a lack of trust and existence of a double standard, putting pressure more on the qualitative researchers than for the quantitative researchers. To be on the safe side

[15] Lofland (1971) encourages researchers to adopt or invent new procedures if the ones already established are not suited to our studies.

and in order to add to the strength and credibility of this research, different stages of the analytical and interpretative decisions here have been made explicit. This is done to acknowledge that decisions made in this study may be considered debatable among researchers, who follow other qualitative research traditions or hold different epistemological positions. Further, through documenting the research process, I have not only made efforts to justify the research process, but also to disclose my position and any possible biases that may have influenced the different stages of the research, including data collection, analysis, and interpretation of the data.

4.5.3 From generalization to transferability

Generalization (i.e., external validity) is traditionally seen as one of the central aims of academic research, enabling theory formulation for further applications and addressing the wider relevance of the study findings. The "specific expressiveness" of qualitative studies is based on its attachment to contexts that is "given up in order to find out whether the findings are valid independently of and outside specific contexts" (Flick 2002, 230). However, there are no clear ground rules for generalization in qualitative research, and the researcher's perspective on generalization is influenced by epistemological and ontological orientations (Seale 1999). In studies adhering to the subjectivist perspective, the interest lies in gaining a rich, complex, and thick understanding of peoples' views and experiences and not gathering information that is to be generalized to larger groups (Schutt 2011). While one usually remains suspicious about making generalizations or inferences to some larger theory, there is a clear tension between the particularity of the samples and cases and the need for *some* kind of general conclusions (see e.g., Hammersley and Atkinson 2007, 233, italics in the original source), which is particularly apparent in narrative studies that are rooted in interpretive hermeneutics and phenomenology (Josselson 2006; see also Riessman 1993).

Some qualitative researchers such as Denzin (1983, 133) reject the possibility of generalization as a goal for interpretivist studies, while others such as Lincoln and Guba (1985, 110) criticize it because of the context specificity of all scientific research with their notion that "the only generalization is that there is no generalization." Following Lee Cronbach (1975, 125), Lincoln and Guba (1985, 37–38, 42) state that generalizations are time- and context-bound working hypotheses rather than conclusions, and researchers should remain tentative in terms of making broad applications of the research findings. Writers suggest alternative concepts, such as "transferability" of research findings from the context of the research to another setting or context, also called naturalistic generalization, termed by Robert Stake (orig. 1978). Instead of making formal, propositional generalizations, the

role of the researcher is to provide thick descriptions (Geertz 1973, borrowed originally from Gilbert Ryle 1968) of the research object and context—including interpretive accounts that are personal, detailed, and narrative in structure—to allow the reader to assess the empirical similarity and the degree of transferability from one context to another (see also Hammersley and Atkinson 2007; Mishler 1990; Stake 1994). Here, naturalistic generalization is dependent on the personal experience; assessing the pragmatic use and possibility of transferability from one case to another in similar circumstances is then the responsibility of the reader and colleagues in the field. Deborah Trumhall, together with Stake (1982 in Melrose 2010, 600), believes that generalizations can be made of particulars. It is said to build on the reader's tacit knowledge (Lincoln and Guba 1985) that allows connecting what is read from detailed research reports to one's own experience world. The "goodness" of narrative writing in qualitative reports is then in the way it invites the reader into the narrative. Alan Peshkin (1985, 280 in Connelly and Clandinin 1990, 8) writes:

> When I disclose what I have seen, my results invite other researchers to look where I did and see what I saw. My ideas are candidates for others to entertain, not necessarily as truth, let alone Truth, but as positions about the nature and meaning of a phenomenon that may fit their sensibility and shape their thinking about their own inquiries.

To achieve the best communicative validity, researchers have been suggested to aim for "truthiness" or "verisimilitude" (Bruner 1990, 4–5; see also Denzin 2001, 100), having the appearance of reality or truth. Lifelikeness of narratives is constituted of coherence, how well things hang together in different levels of the narrative (Agar and Hobbs 1982 in McGaughey 2004, 534) in terms of covered and interconnected themes, usage of linguistic devices and conventions of language to structure the narrative, and the overall objective of narrating in its particular context (Riessman 1993; Murray 1986). External consistency is not considered a valid measure for coherence in narratives because confirmation of external facts that we might already know to be true or valid is not as essential as the internal coherence of the experience of the narrator (Atkinson 2002). Narratives in reports should draw the reader so intensely into the world described in the narrative that it can be "palpably felt" (Adler and Adler 1994, 381). They are to persuade and use subjective corroboration to support the narration (Atkinson 2002). The details and depth of the telling should invoke thoughts in the reader and enable association with similar events in other contexts (Riessman 1993). This allows the reader to think "I can see that happening" (Connelly and Clandinin 1990, 8), an expression of acceptance of what has been written.

The requirement of persuasiveness to support the claims made in narratives is dependent mainly on the rhetoric of writing, and on the other hand, on conventions of particular time; what is considered convincing at one moment may not be so as time passes (Riessman 1993). Mishler (1990) also admits that the trustworthiness of each research project may be assessed differently by different individuals at different times. Therefore, trustworthiness cannot be considered objective or something of the "neutral reality." It is part of the social world that is "constructed in and through our discourse and actions, through praxis" (p. 420). Mishler terms validation as the social construction of knowledge, emphasizing the discourse through which the results of the study are to be viewed by peers, trustworthy or not. Although not all researchers agree on the number of points, it is assumed here that studies presenting the data as "fully" as possible, at least, try to make more efforts in transparency and comprehensiveness as opposed to those that use only selected quotations from the interviews. To enable this, I have also presented part of the data in a form that allows some insights from the reader to occur (Riessman 1993).

4.5.4 The whole and the parts

Paying attention to particularities and their significance in the transferability of study results is worth considering in this research, where each of the reconstructed narratives could be seen as idiosyncratic at first in terms of content. They also reflect individual views and sensemaking in their narrations of different issues, although they bear on a common theme and macro level country context. Furthermore, the participants are experts in their own field and have brought within their accounts their own background assumptions, knowledge, and biographical experiences. Undoubtedly, the composition of the reconstructed narratives calls for discussion between the differences and similarities in the narratives to convince the reader and validate the selected approach. What, then, should we infer based on the reconstructed narratives? Can we, for example, expect to validate the personal experiences told and reconstructed into the narratives as facts the closer the views and sensemaking are among narratives and/or when examined against the existing literature on entrepreneurship development?

When considering the above, it is useful to think of the relationship between the "one" narrative to "many" narratives in the collected research data. The objective of this study is not to perceiveing the narratives as one form of Tamara play,[16] a collection of fragmented and polyphonic stories that are told separately from each

[16] Tamara is a type of play where a number of characters unfold their personal versions of a story simultaneously in different physical locations to an audience that wanders around listening to these fragments of stories. There are different story lines for the audience to choose, and in the end no one knows the whole story. (Boje 2001)

other without intending to provide a "whole story" (Boje 2001, 5); rather, it aims to integrate some key analytical conclusions and observations together through consciously selected narratives or "versions" (Schwandt 2007, 127; Yin 1994) in order to bring new insights to how entrepreneurship and entrepreneurship development can be understood and viewed. When supported with the thick descriptions mentioned earlier, this is possible regardless of the mode of analysis (Kvale and Brinkmann 2009). It is possible, then, to start with hazy and nebulous interviews, with fragments and bits and pieces of this and that and move toward a more integrated view and analysis. We could see the reconstructed narratives as distinct perspectives that converge on the "horizon" (Gadamer 1999) of entrepreneurship development. This study adopts a similar view to Bruner (1987, 24) in his study of narratives, where the power of the approach does not lie in the ontology of verification (i.e., one view does not confirm another view), but in the possibility of the narrative to "thicken" it. Thus, I argue that coordinating the pluralistic insights from the reconstructed narratives provides a richer understanding of entrepreneurship development than one, uniform approach provides by itself. The main role of the study report is adopting this approach to advance discussion of the topic in question (cf. Mishler 1990). Also, the reconstructed narratives are more interesting (at least to me) when they are read together, comparing the views of the participants. Together, the small collection of narratives makes more sense and becomes greater than the sum of its parts.

5 INTRODUCTION TO THE RECONSTRUCTED NARRATIVES

This chapter serves two purposes. Firstly, by way of background information to aid understanding and interpretation of the reconstructed narratives, a brief historical overview[17] of the economic transition in Croatia is provided with some statistics regarding entrepreneurship and small business[18] development. Secondly, this section briefly introduces some of the context-related cross-cutting themes that have emerged in different ways across the narratives, such as bureaucracy, corruption, and foreign support.

5.1 Historical overview of the country context

5.1.1 Economy during the pre-war period

The Republic of Croatia (*Republika Hrvatska*) is located in the northwestern part of the Balkan Peninsula. It is a comparatively small country, with a current population of over four million people. Until the early 1990s, Croatia was part of the Socialist Federal Republic of Yugoslavia (SFRY), proclaimed in 1945 and consisting of five other republics in addition to Croatia: Slovenia, Bosnia-Herzegovina, Serbia, Montenegro, and Macedonia. Croatia was imposed upon a process of "sovietization" in the years following World War II and the establishment of socialist Yugoslavia. At that time, Croatia had a largely agricultural economy based on peasant farming, and an unsuccessful land reform was introduced to copy Soviet models of collectivized agriculture. SFRY never fully adopted central planning. Instead, a unique and more liberal market-oriented system, also known as worker's self-management or nonaligned Marxism (Dana 2005), was started in the 1950s, distancing Croatia further away from the Soviet bloc. This included decentralization of power from central planners to the enterprise managers and devolution of administrative responsibility from the central federal government to the

[17] As it is not possible to explicate in this report all the aspects of Croatian recent history and the events that led to the development of the current economic system and private sector structure, the reader is advised to read, i.e., Bartlett (2003) or Biondich (2005) for more detailed historical accounts.

[18] In Croatia, enterprises are categorized by size: micro (< 10 employees), small (< 50 employees), medium-sized (50–250 employees), and large (> 250 employees). (Small Business Development Promotion Act1, in Singer and Lauc 2005)

constituent republics, which was formalized in the Constitution in 1963. Along with opening the borders and enabling the outflow of people and trade with the West, new industries such as tourism started to grow (Bartlett 2003). According to Bartlett (2003), this slow progression during the following decades put Croatia well on its way to moving toward a market economy and independence, even before the collapse of the Soviet Union and the subsequent breakdown of the former Yugoslavia.

While the small private sector development gained the greatest importance after the collapse of Yugoslavia in the 1990s, private businesses had long played an important role in the economic development in the Balkan countries, along with the large social enterprises (Bateman 2000a). The emergence of the small private business sector was more or less accepted by the 1970s; it was seen as a way to battle against growing unemployment, channel remittance income flows from working abroad to home country development and building stronger regional cohesion in the whole country, and to enhance the quality and performance in areas of manufacturing, where large corporations' in-house production proved to be inefficient (World Bank 1981 in Bateman 2000a, 173–175). In the 1980s, the small private sector was seen as the most important tool to help the country recover from the economic crisis it had fallen into. During and before this time, any official restrictions (later removed in the 1980s), such as regarding the size of private business, were not seen as operationally critical barriers for small private business development or expansion. However, the attractiveness of the social sector enterprises had been strong all along, as they commonly provided secure and well-paid jobs (Bateman 2000a). Compared with other republics, Croatia and Slovenia had been the frontrunners of the northern Republic, pushing strongly for the development of a small private sector building and a higher number of small private enterprises per population (Milović 1986 in Bateman 2000a, 177), and entrepreneurship began gaining more social acceptance (Dana 2005). Growth of the private sector in Croatia was mainly thanks to the high level of technical education that had roots in the Austro-Hungarian Empire and long commercial and entrepreneurial traditions working in the market-style economy (Bartlett 2003; Bateman 2000a). The relatively liberal communist system established by the President of Yugoslavia, Josip Broz Tito, had provided the Croats an early advantage over many other Eastern European countries, offering freedom of travel and an access to neighboring countries and their ways of doing business. Croatian industry was also well developed, and by the early 1980s, one-third of the total work force was employed in industrial activities while the agricultural sector had stagnated. The biggest employers were in textiles, metal processing, food processing, wood processing, machine building, electrical machinery and apparatus, chemical products, and ship building (Statistički Godišnjak Jugoslaviije 1985 in Bartlett 2003, 31). In addition, tourism was among the industries that also held a large informal economy sector

(Bateman 2000a). According to some estimates, tourism constituted 10 percent of Yugoslavia's earnings in the 1980s, and a decade later Croatia alone earned $2 billion from this industry (Dana 2005). Laws put into place during 1988–1989 (including a privatization law) finally permitted the creation of new private businesses and liberalized Croatian economy, along with the other republics (Bartlett 2003).

Elections held in 1990 overturned communism in Croatia with the victory of the Croatian Democratic Union (*Hrvatska Demokratska Zajednica—HDZ*), established by Franjo Tuđman, a former army general and, later, President of the Republic. The new country leadership's agenda was on forming a new constitution for Yugoslavia that would create a confederation of independent states, an argument that found its strong opposition in Serbian President Slobodan Milošević, whose primary objective had been to create a "Greater Serbia" with centralized power in its capital, Belgrade (Bartlett 2003, 34–36; Biondich 2005). The declaration of independence of Croatia and Slovenia in 1991 along with the growing Croatian nationalist agenda caused tensions between Croats and Serbs, eventually triggering the homeland war for Croatian independence and wars of Yugoslav succession (Bartlett 2003; Biondich 2005). Croatia and Bosnia-Herzegovina were the only republics that had to deal with the economic transition along with severe hostility (Bartlett 2003). By the time Yugoslavia broke down, Croatian economy had suffered dramatically, forcing the country to allocate much of its resources to dealing with the war and the refugees (Bateman 2000a; Bartlett 2003). Approximately 30 percent of the industrial capacity was destroyed according to official estimates (Cviic 1996 in Bartlett 2003, 88) following the collapse of production and employment, causing hyperinflation (UNODC 2013a). Infrastructure and business development activities were also largely missing at the time, when a large part of Croatia was under the control of Croatian Serbs (Bartlett et al. 1996 in Bateman 2000a, 182). Public utilities and infrastructure were damaged and losses amounting to $4.2 billion were reported (Done 1998 in Bartlett 2003, 88). However, much of the decline of the Social Product (Yugoslav version of GDP) had occurred already as a result of the break-up of Yugoslavia and the loss of traditional markets, which was worsened by the war (Bartlett 2003). Between 1989 and 1993, a decrease of over 40 percent in GDP was reported (International Business Publications 2013; cf. Sigér 2014). Along with other industries, tourism had also suffered (Bartlett 2003; Dana 2005).

5.1.2 Privatization and post-war development

Croatia gained its independence and was recognized as a sovereign state by the European Community (later the European Union) in 1992, during the period of

war that lasted from 1991 to 1995. Since then, Croatia has undergone radical economical transformations, eventually leading to the process of European integration (Bartlett 2003). The small private sector development was prior to the civil war, at the end of the 1980s, and was mainly associated with the reform program introduced by Prime Minister Ante Marković, allowing companies to privatize, which failed to bring with it large-scale property transformations (Bartlett 2003). In 1990, just before privatization, over 97 percent of the labor force were employed in state-owned enterprises (3,637 in total), most of the rest (62 percent) in small private firms with maximum employee size restricted to five people (6,785 small private firms in total), and a marginal share in co-operatives and mixed firms (4 percent) (Croatian Agency for Reconstruction and Development 1992 in Bendeković 2000, 56). The privatization process included several stages with mixed methods. The first phase of the actual privatization process was initiated during the war in 1991 after setting the basic institutional and legal framework and passing the Law on the Transformation of Socially Owned Enterprises that envisaged, first, transformation of "social" ownership into private and/or state ownership, and second, privatization of the state ownership (Bendeković 2000; see also Škuflić et al. 2013). The first plans were accepted the next year following the privatization of a large amount of small companies, whereas larger companies were mainly taken over by the Privatization Agency, ending state control (Bartlett 2003). A large part of the ownership in medium and large companies was transferred to insiders, namely those lacking operational skills: employers and managers (MEBO sale) and members or people associated with the ruling political party (De Rosa et al. 2009). This group also lacked interest in productive accumulation to boost the Croatian economy, signifying the birth of new "tycoon" capitalists, and paradoxically, the increase of the state's control over the Croatian economy and the unhealthy relationship between the political and economic elite (Bartlett 2003; see also Bendeković 2000). Most of the socially owned companies had formally completed the privatization by 1995 (Bendeković 2000), but the privatization was only partially in terms of ownership transformation and economic success; while the economy started to recover after the mid 1990s (UNODC 2013a), less than half of the economic activities were contributions of the private sector until the end of 1995. Ownership transformation was completed in 2,553 companies, constituting 70 percent of the total number of companies subject to the ownership transformation (Bendeković 2000). To speed up the privatization, the second stage, "voucher privatization," was done by 1998, granting the right to shares for special groups such as war veterans, families of soldiers, refugees, and former political convicts (Bendeković 2000).

By 1998, the total share of small and medium-sized companies in Croatia comprised more than 99 percent. There were also nearly 100 000 crafts firms (Ministry of Economy 1999 in Bateman 2000a, 182; Bartlett 2003). Although privatization

strongly affected the Croatian business structure, the private sector was less significant in terms of employment, with a share of 73 percent of all employees (Bendeković 2000). More than a decade later, the figures have dropped slightly; in 2011, SMEs contributed a share of 65.5 percent of employment, 50.2 percent of the national gross domestic product (GDP), and a share of 42 percent of the Croatian exports (Croatian Chamber of Economy, Centre for Entrepreneurship, Innovations and Technological Development 2012; FINA in Singer and Alpeza et al. 2012). For comparison, the same data for EU countries in 2012 indicated that SMEs accounted for a 67 percent share of the total employment, and the share of SMEs was 99.8 percent of the total number of enterprises (EC 2012). In 2013, 100 841 micro, small and medium-sized companies were registered in Croatia; they constituted 99.7 percent of the total number of companies, generating 68 percent of employment, 52.1 percent of income, and 82.2 percent of exports (FINA, Croatian Chamber of Economy and Croatian Exporters in Alpeza et al. 2015, 7).

The growth of the SME sector in Croatia is said to be more the results of the decline of the larger companies than the growth of the SME sector or the fast pace of new venture creation as such (Čučković and Bartlett 2007; also applies to the CEE in general, see Frydman et al. 1993 in Bateman 2000b). In 2000, approximately 70 percent of large companies were still state-owned, mainly in water, electricity, oil, transportation, telecommunications, and tourism sectors (Biondich 2005) and had equity shares in the largest companies in 17 out of 25 industries in 2007, making the state ownership and involvement in business operations much heavier in Croatia when compared with OECD and other EU countries (De Rosa et al. 2009). Over a decade later in 2012, the number of enterprises in state ownership was 759 (a less than 1 percent share of all business), for mixed enterprises 577, and for joint ownership enterprises 547 (FINA 2012 in Škuflić et al. 2014). State-owned companies were already largely unprofitable before and during privatization (Bartlett 2003), and the government support and subsidies have also continued for some larger, loss-making companies even today (International Business Publications 2013; see also De Rosa et al. 2009). Also, while international studies in the economic implications of privatization in transitional countries have mixed results (Škuflić et al. 2013), an increase of efficiency was detected as a result of the privatization according to one Croatian study among the smaller companies (Bendeković 2000). Some industry-specific studies also suggest that companies with the least state ownership structure also performed economically better after the transition (see e.g., Škuflić et al. 2013 regarding the hotel industry).

5.2 National support system and service delivery

5.2.1 Institutional support for entrepreneurship

Since Croatia's independence, small business sector development was the responsibility of the Department for Entrepreneurship within the Ministry of Economy, recognizing the role of small business to the economic development of the country. In 1997 it formulated the Programme for Encouraging Small Business, which resulted in establishing business incubators, small business zones, and entrepreneurial centers along with a network of local consultants. Lower credits were also issued to businesses. As a particularly strong point, the development was adapted to local needs and conditions, and participation of local and regional actors. However, the strong emphasis put on financial and credit support for business development (some also for startups) at that time left room for hope in the area of counseling, training, advice, and information to support the more efficient use of financial support. (Franičević and Bartlett 2002 in Bartlett 2003, 107–108). A new Ministry of Crafts and Small and Medium Enterprises was formed in 2000, indicating the continued importance of small business development (Bateman 2000a) together with the Law on Stimulating Development of Small Entrepreneurship in 2002 (Čučković 2004). An operational model was created for promoting entrepreneurship and developing training for entrepreneurship advisers with the help of the Dutch government (Dana 2005).

Currently, Croatia has a fairly well-developed institutional support structure for the development of the small private business sector when compared with rest of Southeast Europe (CARDS 2004). The SME report for Croatia in 2012 lists a total of eight national and regional policies[19] that regulate and stimulate the SME sector (Singer and Alpeza et al. 2012). The actors operate at different levels, including a large representation of actors also at the regional level. The main organizations in formulation, adoption, and implementation of the policy framework for SMEs in Croatia are the Ministry of Entrepreneurship and Crafts, the Croatian Bank for Reconstruction and Development (HBOR), the Croatian Agency for SMEs and Investment (HAMAG INVEST), the Business Innovation Center of Croatia (BICRO d.o.o.), the Croatian Employers' Association (HUP), the Croatian Chamber of Economy (HGK), the Croatian Chamber of Trades and Crafts (HOK), SMEs

[19] Policies and programs include the SME Promotion Programme 2008–2012; the SME Promotion Operational Plan for 2011; the Strategy for Regional Development of the Republic of Croatia 2011–2013; the Strategy for Development of Women Entrepreneurship in the Republic of Croatia 2010–2013; the National Strategy for Entrepreneurial Learning 2010–2014; the Cluster Development Strategy in the Republic of Croatia 2011–2020; the Program of Measures for Simplification of Business of Small Business Entities 2010; and Guidelines for Short-term Development Crafts 2011–2012. (Singer and Alpeza et al. 2012)

and the Entrepreneurship Policy Center (CEPOR). In addition, there are currently over one hundred different types of support organizations that function at the regional level, including 33 regional development agencies (Regionalne razvojne agenjije), 36 entrepreneurship centers (Poduzetnički centri), 30 business incubators (Poduzetnički inkubatori), and 9 technology parks (Tehnološki parkovi)[20].

Having a multitude of policies and programs and a strong infrastructure in place does not necessarily mean that goals are effectively reached. Evaluations show that the entrepreneurship policy environment in Croatia reflects a context of post-socialistic transition (Pike 2007), and the policy instruments and programs do not resonate strongly enough with the demand-side policies (Crichton 2007). The policy environment is fragmented and there is confusion between policies and programs, resulting in a lack of one, overarching and coherent entrepreneurship policy (see e.g., Singer 2007), which is, on the other hand, characteristic in many other European countries that lack conceptual frameworks for structuring and distinguishing the entrepreneurship policy from general SME policy fields (De 2000; see also Storey 2000; Fletcher et al. 2008 for Kosovo, Serbia, and Macedonia; Smallbone et al. 2001 for Belarus and Ukraine). International studies also show that the main problems related to entrepreneurship support infrastructure are connected with lack of coordination, duplication of services (Pike 2007), lack of professionalism of the staff at the organizations, low efficiency of public administration, corruption, instability of policies, tax rates, restrictive labor legislation, access to financial resources, and tax policy (Global Competitiveness Report 2012–2013, prepared by the World Economic Forum in Schwab [Ed.] 2013). Furthermore, the biggest obstacles for entrepreneurial activity have been government policies toward regulatory framework, entrepreneurial education, and transfer of results of research and development to the SME sector (Singer et al. 2012).

Quantitative indicators from international studies also show worrying signs of entrepreneurial activity and the competitiveness and preparedness of Croatian companies for the knowledge economy. While the structure of small and medium-sized companies is very similar to that of the EU average, Croatian companies seem to be less productive in traditional sectors, such as construction and tourism, as well as in knowledge-intensive services and high-tech manufacturing (EC 2013). Results of the GEM research show a very low level of activity in Croatia in new venture creation, which is measured by the Total Entrepreneurial Activity index (TEA). Croatia is among the countries with the lowest levels of activity in startups of all those involved in GEM; its TEA index was 7.32 in 2011, while the GEM consortium average was 11.39. However, since building a competitive private business sector involves more than increasing the rates of firm formation, and

[20] The list of support organizations is retrieved from the website of the Ministry of Entrepreneurship and Crafts in Croatia, http://www.minpo.hr/default.aspx?id=83. Retrieved 1.7.2014.

the "quality" of the created companies is as important as the quantity. When examining the entrepreneurial activity closer, it is shown that Croatia has a weak indigenous entrepreneurial base with more necessity-based than opportunity-based entrepreneurs. There is a scarcity of high potential growth firms able to create new employment, new markets, or new products. Low competitiveness, lack of innovation capacity, and the absence of an entrepreneurial culture are identified as the main obstacles to more sustainable growth. (Singer et al. 2012)

5.2.2 Bureaucracy and service delivery

Companies in Croatia continue to face a number of persistent problems related to bureaucracy and entrepreneurship and business development service delivery. Some of the narratives underline the need to implement large-scale reforms in order to introduce transparency and efficiency to the public administration (see Nicholas, Chapter 6.2.3), confirmed also by international studies. For example, the World Bank Doing Business Report 2015 placed Croatia 88th out of 189 countries on starting a business, 65th on the overall ease of doing business, and 55th in getting credit, which are all below the regional (European and Asian) average (World Bank 2015). Improvements are needed, especially in time consumption, complex, and expensive administration (particularly in the case of licensing arrangements, property transfers, and e-government services), which are well below the EU average. Considering the direct and indirect costs of registration, Croatia ranks above the EU average as well, making it difficult for the SME sector to expand due to the costs of entry (EU Progress Report 2012 in EC,2013).

Some progress has been made in order to decrease the number of mandatory procedures for business startups (currently seven procedures that take up to 15 days, World Bank 2014), and established e-services and "one-stop shops" have eased access to information and issuing and accepting licenses and notifications (De Rosa et al. 2009); yet, challenges remain, with inconsistency and inefficiency of the application procedures by the public administration at the central and regional levels (SBA Fact Sheet 2013 Croatia). This reflects a wide concern in all post-transitional countries on whether some newly established institutions function as successfully as in the more mature economies because the market (i.e., the small business sector) is highly differentiated, requiring a tailored approach and personalized delivery (Gibb 1993a; see also Gibb and Manu 1990) by different specialists with complementing talents who can quickly assess the needs of client companies and entrepreneurs (OECD 1988; cf. Gibb and Manu 1990). As a contrast to the perceived incongruence of bureaucratic organization and entrepreneurship development, Allan Gibb introduced the concept of the entrepreneurial life-world, which denotes a theoretical base for an ideal entrepreneurial organizational design.

According to Gibb (2000a, 29), "potential for entrepreneurial behaviour will be enhanced in any kind of organization when some of the wider 'life world' conditions of 'smallness' are met." By this, he means the importance of development efforts that are "carefully contextually related to the need for enterprising behaviour as dictated/demanded by the environment" and that are enhanced with personal feelings of ownership and control. Interestingly, all study participants make direct or indirect references to this "ideal type" of entrepreneurship support delivery in their narratives. While Nicholas (Chapter 6.2.3) ponders the potential misgivings of slow handling times, Brett and Darlene tell more specific personal experiences, particularly about the incompetent work force (Darlene, Chapter 6.3.4) and lack of interest and commitment to the work at hand (Brett, Chapter 6.4.6) among bureaucrats they have encountered. Overall, there is a distinct impression of dislike of individuals or organizations that are following bureaucratic modes of behavior in the narratives.

5.2.3 Corruption and trust in institutions

As a sign of fundamental malfunction of the institutions and the inability of the state to reign over the bureaucracy (Hellman et al. 2000), corruption is still one of the main hindrances of private businesses in the Western Balkan countries (UNODC 2013b) that have tried to fight it with the support and encouragement of foreign donor organizations, particularly since the turn of the millennium[21] (Gressani and Mitra, 2002). The generally accepted definition of corruption is "the abuse of public power for personal gain" (Nowak 2001, 1). Corruption has hampered the access to public services, eroded the public trust in state institutions, and weakened the rule of law (UNODC 2011; EBRD 2011a). In post-transitional countries, particularly, the increase of corruption has also challenged people's views of the transition from communism to the market economy and democracy (EBRD 2011a). Transparency International's Corruption Perceptions Index in 2013 shows that on a scale from 0 (complete corruption) to 100 (no corruption), Croatia scored 48. With this result, Croatia was ranked 57th among 177 countries, below the European average, 62.6. According to a recent survey in Croatia from 2013 conducted by the United Nations (UNODC 2013a; see also Hellman et al. 2000), roughly 10 percent of businesses reported paying bribes[22] to public officials during the previous calendar year, which is equal to the amount of corruption reported by ordinary citizens

[21] Countries in southeastern Europe adopted an Anti-Corruption Initiative in 2000 that concerned anti-corruption efforts in each of the countries in the region in addition to mutual assistance between the countries in anti-corruption programs and conventions (Gressani and Mitra, 2002).

[22] Bribes can be given in forms other than cash, such as in food and drinks or in other goods, and also as favors. (UNODC 2013ab)

in Croatia (UNODC 2011) and among business representatives in the Western Balkans on average (UNODC 2013b). In practice, bribes are paid by business representatives on average every six weeks to different officials, indicating a fairly high frequency of bribery. Corruption is reported by business representatives as the third biggest obstacle in doing business, after high taxes and complicated tax laws, according to business representatives not only in Croatia, but in the Western Balkans in general (UNODC 2013ab). It is an arbitrary tax (Nowak 2001) and a disadvantage, particularly for new private firms across transitional countries (Hellman et al. 2000), having a negative effect on the costs of doing business, in addition to growth and aggregate investment (see Kaufmann and Siegelbaum 1996 for review; Mauro 1995). While corruption can actually cut costs for large companies, it mainly increases them for SMEs (Tanzi and Davoodi 2000 in Nowak 2001).

While the exact figures on accepting bribes are difficult to quantify (Nowak, 2001), the perception among Croatian business representatives is that payment of bribes to members of parliament or the government (so-called "grand" corruption) and municipal or provincial officers (so-called "petty" corruption, or administrative or bureaucratic corruption, Nowak 2001, 4) occurs very or fairly frequently (UNODC 2011, 2013a), which is consistent with the views presented in the narratives. Speculations regarding the moral degeneration of individuals is not, however, addressed in the narratives only about people in power with political affiliation (see Nicholas's accounts regarding Prime Minister Sanader), but also about the protagonists of the narratives (Maurice's renunciation of political connections), calling for a case to defend the integrity of one's own character and actions. Also, in one narrative, a hypothetical case is discussed and presents bribe-giving as a voluntary action as opposed to an explicitly expressed requirement by public officials (see Nicholas's defense of bribe-givers in Chapter 6.2.3; cf. EBRD 2011a; UNODC 2011, 2013a).[23] Thus, the narratives show different ways to discuss the practical considerations of both giving and receiving bribes and evaluating their moral implications. Also expressed in the recent studies, the circumstantial elements of bribery may vary, translating into different types of distinct patterns of bribery. Bribery is not seen only as a one-dimensional transaction with one victim, be that a business owner or a citizen using public services; it is often a blurry and complex transaction where the culprits and victims can be found on either side of the service counter or in the society at large (UNODC 2011, 2013ab; see also Hellman et al. 2000; Nowak 2001), blurring the actual causes and consequences of corruption (Nowak 2001; for discussion on various background factors, see Lambsdorff 2006). Wider societal implications are caused especially in the case of "state capture," a form of grand corruption where companies try to influence and

[23] Nowak (2001) suggests that in administrative corruption, public officials may design programs or apply the law so that it maximizes their bribe revenue, providing an incentive for the business owner to offer a bribe to cut short an otherwise burdensome and slow administrative process.

distort laws, rules, and decrees through their political influence and private payments to public officials (Hellman et al. 2000; Nowak 2001). As noted by many scholars (see e.g., Lambsdorff 2006; Roland 2000), it should be recognized that data based on perceptions about the levels of corruption may be biased, because of factors like prejudice, the media, or other informational externalities. Nicholas recognizes in his narratives that the Croatian attitude climate toward entrepreneurship might be better if there were less negative news about corruption and misbehavior, particularly by the people in power (see also Fletcher et al. 2008). However, media can also increase pressure for better governance, changing the incentives for corruption (Islam et al. 2002).

The lack of accountability in the public sector with inefficient public administration feeds corruption (Transparency International Hrvatska 2013; see also Nicholas in Chapter 6.2.3); the official rules and regulations are vulnerable to manipulation in situations where the illicit transaction can produce benefits for both the customer and the public administration officer. The main reasons for giving bribes or gifts are to expedite business-related procedures, "cutting the red tape," and receiving better service or a positive decision (UNODC 2013ab; the same reasons are reported also in all transitional countries, see EBRD 2011a). As noted by Lambsdorff (2006, 6), "bad regulation and corruption are quite often two sides of the same coin." An international survey conducted by the European Bank for Reconstruction and Development (2011a) studying the accountability relationships between policy-makers, service providers, and citizens indicates that different reasons for giving bribes or gifts is closely correlated with satisfaction with public administration and service delivery; those that are understood to make bribes in order to expedite service tend to be less satisfied, whereas some who are content with the service consider giving gifts as a present. The World Bank (Djankov et al. 2002) study also connected corruption to a high number of procedures related to business startups. Giving cash or gifts to public officials is still considered a common practice. It is one form of showing gratitude of functioning relationships with public officials, which makes it unlikely for businesses to stop this practice as long as it accrues expected benefits (Nowak 2001; UNODC 2011, 2013ab). While there is some ambiguity in subjective perceptions regarding the amount of and need for bribery in Croatia in different international studies,[24] corruption overall is not perceived to be declining, and in 2011, less than every tenth person thought that there has been a drop of corruption since 2006 (EBRD 2011a).

[24] While a decade ago nearly 90 percent of private citizens interviewed in a survey conducted by Transparency International (2003 in UNODC 2011) thought corruption was on the rise, another survey issued by the United Nations among Croatian citizens in 2011 (UNODC 2011) showed that now nearly half (47%) of respondents thought the same. On the other hand, a survey of households and individuals from the same year commissioned by The European Bank for Reconstruction and Development (EBRD 2011a) and the World Bank shows that only a small number believed that corruption is declining. The perceived need for bribes was also shown to increase between 2001 and 2010 in all of the transition region the same study.

Perception of the corruption level is also one key determinant for trust in public institutions in general. Studies suggest that trust in governmental institutions is lowest in countries that have suffered most in the global economic crisis, which is also the case in Croatia, where only less than 10 percent of people trust in political parties, parliament, or the government (EBRD 2011a). The lack of trust in politics and decision makers is reflected also in the narratives, where they are ridiculed, undermining their trustworthiness and capability for actions that produce commonwealth that overrides their self-interests. Southeastern European countries typically have extremely low levels of trust, particularly in courts, where slightly more than 20 percent of respondents say that they have some trust or complete trust in the judicial system. The amount of people satisfied with the service delivery efficiency and quality of the civil courts in Croatia has also decreased slightly during the past decade; in 2011, only 35 percent of respondents reported being satisfied with them. Only one-fifth believe that there is a court system that defends individual rights against abuse by the state, and less than 30 percent think that there is law and order or a strong political opposition in Croatia (EBRD 2011a; see also Hellman et al. 2000). Nicholas identifies civil courts as one source of great frustration in his private life. (Similar accounts were made by Brett, although they have been omitted from the reconstructed narrative as "thin" material.) Examples of issues regarding private citizens such as the above (as opposed to only business owners) indicates a desire of the study participants to criticize public service delivery as a whole and question their trust in public institutions. While experts maintain that corruption can be reduced by overall transparency (Hellman and Kaufmann 2001), free access to information, clearly defining the rules of conduct for all who hold public office (Transparency International Hrvatska 2013), stricter financial controls, and reducing the discretionary authority by public sector agents (Gressani and Mitra 2002), respondents remain either skeptical or resist speculating about the possibility of changing things.

5.3 Institutional transfer and the influence of the EU

5.3.1 Institutional transfer and foreign support

The rise of commercial entrepreneurship and business development services are still presented less in European post-transitional and developing countries compared with more mature economies (see Ašković et al. 2015 for Serbia, Croatia, and Montenegro). Local actors were initially brought into contact with new ideas on entrepreneurship development mainly through western practices and models that were adopted and repeated through so-called donor organizations. The role of

donor organizations has traditionally been important in the Western Balkans, where they act as intermediaries in promoting and legitimizing entrepreneurship and encouraging interorganizational cooperation between diverse actors and networks of organizations (Fletcher et al. 2008). The strong international transfer of institutions in the 1990s led many southeastern European (SEE) countries to establish and adopt new service provision; many also mentioned this in their narratives. These included business centers that provide help for startups and growth-oriented companies (see Darlene Chapter 6.3.2) and business incubators as a means of providing newly created companies with premises, business infrastructure, and needed support services (see Maurice Chapter 6.1.2). The success of incubators, for example, was unfortunately not always constant because many of them were created for the purpose of poverty and unemployment reduction rather than supporting long-term enterprise potential. Other hindrances of institutional building in general were lack of human and financial capital. Therefore, although most SEE countries had private sector development schemes, the local implementation remained somewhat poor and heavily dependent on the technical assistance and strong financial support provided by the international donor organizations (Pinto 2005). Many of the "imported" ideas originated in the United States. In addition to direct enterprise and small business support models, the best academic and non-academic training and educational modules in economics and management, counseling, and business interventions were modeled especially based on the best practices in the USA (Hull 2000). As shown in Nicholas's narrative (Chapter 6.2.2), the educational import has continued as one form of academic cooperation.

In addition to their role in introducing new institutional arrangements or transforming old ones, the international donor organizations' role has been important in the financial support they have provided for the country's reconstruction. The involvement of international support organizations such as the European Community, the European Bank for Reconstruction and Development (EBRD), the World Bank, and the International Monetary Fund (IMF) has also been considerable in Croatia, where they began to support the economic stabilization in the 1990s with loans. While the first World Bank Emergency Reconstruction loan was approved in 1994, The European Community provided Croatia substantial humanitarian assistance (in addition to individual European countries) starting in 1991 and from 1999 onward in the frame of the new Community Assistance for Reconstruction and Development in Southeast Europe (CARDS). After signing the Dayton peace agreement in 1995, at the end of the Bosnia-Herzegovina war, European support in Croatia was directed mainly to reconstruction, refugees, and the media. Between the years 1991 and 1997, European assistance in Croatia amounted to over one billion ECU (the monetary unit before the euro) (Bartlett 2003).

Croatia joined the European Commission's Phare program in 2005, just before the end of the assistance program (EC 2007). Phare was one of the pre-EU accession programs in Central and Eastern Europe and later in the Western Balkans. The support was initially targeted at establishing appropriate institutional structures such as business support centers, networks, and SME agencies, and later shifted to grants and investments as the demand for technical assistance declined (EC 2000b). In some other countries such as Serbia, the creation of business infrastructure progressed from an international support organization to state-led projects in privately or non-governmentally initiated endeavors with the aim to enhance local communities (Mijacic 2011 in Celic 2015); in Croatia, much of the initial development work was already financed by the government with budgetary allocations from 1995 onward. This led to the establishment of business development centers and supporting programs retaining the municipality, city, and country administrations at the center for the private small business support activities. Although this was said to be a sign of uninfluenced neo-liberal orthodoxy emphasizing the limited role of the state, when pushed by the international donor organizations, it eventually led to the transfer of financial responsibility to the municipality and county through the generation of fundraising and the commercial sale of services. Also noted in Darlene's narrative (Chapter 6.3.3), the acute need for basic operating funding resulted in redefining the services and losing part of the original missions (Bateman 2000a; cf. EC 2000b).

5.3.2 Europeanization and the benefits of EU support

The development of the Croatian economic policy and entrepreneurship support has not only been affected by globalization, but also EU integration. It has been proposed that one of the cornerstones of Croatia's international relations started in the late 1990s with a desire for differentiation from the Balkan states into the European integration (Bartlett 2003), particularly since 2000 (Sigér 2014). Key points in this journey have been signing an Association Agreement with the European Union in 2001, ensuring gradual establishment of free trade between the EU and Croatia and the adoption of the legislative framework of the EU (Bartlett 2003). In addition, Croatia endorsed the European Charter for Small Enterprises in 2003, indicating the importance of SME and entrepreneurship support as part of Croatia's industrial policy. When they entered into a process of policy transformation that was heavily influenced by their accession negotiations on entering the EU, Croatia stepped closer to "Europeanization" (Čučković and Bartlett 2007). Although the definition of Europeanization is debated (Sigér 2014, 198), it is used here to describe the EU's influence on new member countries, and nowadays can-

didate countries in Central and Eastern Europe; their national responses to adjustment pressures arose from the EU to the domestic structures (Sedelmeier 2011; see also Sigér 2014), and in general to the European integration (Sigér 2014).[25] EU membership has been seen in studies as a driving force for modernization (see e.g., Fletcher et al. 2008) and the institutional convergence in Central and Eastern European countries (Malovà and Haughton 2002).

The notion of Europeanization rests on the assumption that there is a misfit in the domestic system (Sigér 2014) and that polities, politics, and public policies are being transformed (in different ways and to a varying extent) not only under the influence of European integration, but also through the presence and influence of Western governments and international agencies (Goetz 2001). In this case, the EU obligated Croatia to evaluate its policies, programs, regulatory frameworks, and instruments, aiming to rise to the level of most other EU countries (Singer et al. 2006). It was expected that Croatia would be able to engage in the policy transfer process and use it for receiving policy advice and good practice experience from the EU Member States (Čučković and Bartlett 2007). Pre-accession screening by the EC covered areas such as judiciary and competition policies and the fight against corruption. To fulfill the remaining obligations of the European Union membership, the government adopted an action plan of 51 measures (EBRD 2012). Although some suggest Croatia was ready to join earlier in terms of preparedness when compared to its neighboring countries (Sigér 2014), the accession took place on July 1st, 2013, during the data collection of this report.

The societal aspirations for gaining the membership and the benefits accrued from the association with the European Union are present also in the narratives. While the literature above holds that the membership already necessitates and is dependent on the level of Croatian institutional and structural conformity to the EU frame, Nicholas's narrative (Nicholas Chapter 6.2.3) extrapolates more future changes specifically resulting from the membership. What is noteworthy is that these changes are seen as a very positive development compared to the current situation, where some of the political, economic, and regulatory structures are seen as sporadic and counterproductive; nothing will change, unless external forces—such as the European Union—thrust the chain of events toward a different direction. Here, Nicholas sees the process as EU-led or heavily influenced, putting external pressure on domestic changes in Croatia (cf. Sigér 2014). Similarly, positive or neutral connotations related to EU funding are mentioned either directly or indirectly by each of the study participants in their narratives; the EU provides opportunities for institutional survival (Darlene, Chapter 6.3.2), innovative project development (Darlene, Chapter 6.3.4; Maurice, Chapter 6.1.4), and regional and

[25] Some writers make a distinction between the adoption of Western European models ("Europeanization") and the actions driven by the objective to gain EU membership ("EU-sation"). (Wallace 2000 in Malovà and Haughton 2002, 102)

community development (Brett, Chapter 6.4.6). (Nicholas also discusses in length different opportunities for EU projects, but they have been omitted from the reconstructed narrative presented in this report.)

6 FOUR TAKES ON ENTREPRENEURSHIP DEVELOPMENT

6.1 Maurice from the Technology Park

6.1.1 Bringing the focus on education

Maurice is a former director of a technology park (later the Park) located in the capital region, and he is now retired. It was suggested by two experts in an entrepreneurship and small business policy development center that I interview him because he was said to be somebody with a strong opinion about entrepreneurship development in Croatia. At the beginning of the first interview in 2012, I explained the purpose of the research and told Maurice that I had already spoken with a few other people, also mentioning the names of two well-known Croatian experts (Participants 1 and 2). I explained that the content of the interview with them was mainly concerned with the working processes in their background organizations and specific features of selected support measures. To stimulate the interview, I also summarized a few points from the other interviews that addressed some of the known difficulties in entrepreneurship development in Croatia. A short reference to the contextual, macro level issues seemed an appropriate way to start; in previous interviews, it had evoked responses and individual "theories" on entrepreneurship development practice and had thus enabled the collection of individual sensemaking stories. Afterward I expressed my interest in knowing more about the practical work Maurice had done at the Park. He pointed out that he wanted to start unraveling this topic by explaining the main results at the Park. He mentioned that entrepreneurs at the Park export their products globally to 48 countries, which he considered a very good result. Furthermore, so far they have received 152 prices altogether for their innovative products, and they hold 12 patents, which is more than in the nearby research institute. The main reason for all the success, according to Maurice, was based on the rigid selection process and criteria for entry to the Park. Next, he encouraged me to guess at what age the selection process starts:

> Maurice: And this the selection starts. You know when?
> Kirsi: No.
> Maurice: Of course you don't know. In, in—how to call it—the school, when you are 14 years old.

> --
> Maurice: So our entrepreneurs, we are not following them. We are connected with them about seven years before they enter the technology park.
> Kirsi: How is that possible? I mean, how do you connect with them?
> Maurice: Yes, yes, yes of course. You know. Business of the technology park. We are not—how do you call it—house masters, you know. We are not renting like other….
> Kirsi: It's usually like that, unfortunately.
> Maurice: All around the world except for CEPOR [note: CEPOR is the office where the interview is conducted]. You know, we are not. We are creating new entrepreneurs. So, our process of selection starts in this school. (Maurice 2012)

At that point, the interview had experienced a sudden turn; instead of dealing with the issue of supporting the startups and developing tech entrepreneurs (as I understood the main objective of technology parks to be), it started shaping into a description of a process of "creating an entrepreneur." This included a description of the work Maurice had done together with his team in local secondary schools in order to expose the new generation to entrepreneurship and to "find" and "select" suitable candidates to be guided toward an entrepreneurial career. It brought up some interesting questions regarding the role of the Park in the regional education scene and the division of responsibility between different organizations in raising the next generation of entrepreneurs. After reading the transcripts of the first interview, I felt that it needed more flesh between its bones. I sent out an invitation for a second interview for the next time I traveled to Croatia (spring 2014). This time I narrowed down the topic of the interview to the educational co-operation Maurice had described earlier. Eventually, it turned out the key issues related to educational co-operation were not restricted only to secondary schools, but also to the co-operation Maurice was set to establish with the university faculties. Surprisingly, even though they happened two years apart, the two interviews are very similar in content, varying only in the degree of depth in some of the topical areas; while the first interview shed light onto his political thinking, Maurice dug deeper into the educational co-operation in our second meeting. Because there was a need to return to some of the topics in the second interview, there was bound to be some level of repetition. Parallel reading of both interviews revealed that in some cases, the wording and phrases Maurice used to make a point were nearly identical to the first interview. Then again, they seemed fresh and new in the second interview because they were supported with the more robust frame story that I had requested.

The reconstructed narrative describes the main features of the educational co-operation and the context in which the development work took place. In this case,

it was unavoidable to discuss the present without talking about the past. The beginning of the reconstructed narrative is also the chronological beginning of the Park that was born during the first moments of the post-collapse of Croatia. It is a prelude to the following chapters that are thematically organized, and not always true to the actual timeline. Thematic order was identified in the most suitable way to construct the narrative because it followed Maurice's logic; both interviews moved fluidly between different topical areas that were connected to each other in Maurice's experience world in important ways. The reconstructed narrative does not consist of only one main story line, but of several smaller stories or fragments in the form of examples given by Maurice, which all represent his sensemaking in the area of entrepreneurship development. It consists of four subchapters; the first two explain the start of the Park and give a few examples of initiatives Maurice was involved in; the third subchapter explains the main lines of the educational activities organized at the Park, upper secondary schools, and at the university faculties; and finally, the last subchapter specifies the underlying reasons for initiating the educational co-operation. The main chapter ends with a summary and discussion.

6.1.2 Laying the foundation

> This situation is completely new. One world collapsed and we had to start a new world. It's new for sure! I started thinking: "What does entrepreneurship mean? What does it mean? What does it mean?" So, I thought: "What will I do to help?"

It is necessary to start 20 years back, in the 1990s, when Maurice worked at the Group that is focused on power plant and electric traction engineering. Maurice's career in the Group lasted 20 years, during which time the Group suffered from the collapse of the former Yugoslavia. Reorientation of the country into the market economy had left a staggering amount of highly educated individuals, including engineers and PhDs in the Group, without a job. In the beginning of the 1990s, the Group had offered employment to more than 24 000 people, but after the collapse, the numbers plummeted heavily to around 4000. In response to the drastically changed employment situation, the Group established the Park within the Group in 1994. Maurice was assigned as its director with the mission to create new products and innovative technology for international markets and to help the former staff members of the Group to start their own businesses in order to create a new livelihood for themselves. At first, the main challenge for Maurice was to get a grasp on what such an organization would do, and what new firm creation and

entrepreneurship really meant. This was difficult for him, as his expertise had previously been firmly planted in engineering and sophisticated technical matters. He was baffled by the situation.

> One Friday, the general manager of the Group called me and said, "On Monday we have to found a technology park." I said, "What does 'technology park' mean? I don't know." [The general manager replies:] "This is something about entrepreneurship." [I ask:] "What is entrepreneurship?" [The general manager replies:] "Think about it and start on this on Monday. You see this house through the window? I'll see you after 100 days." And after that weekend, I created the technology park.

At that time, the capital region was a strong industrial area and hosted several factories. The Group was still the only industry group that was engaged in any new venture development activities, and there were no other organizations whose experiences Maurice could have used as a best practice for his new work. His memories of the situation suggest that handing him the power of agency of the development was a very straightforward process from the perspective of the Group; they handed him the key and some money, accompanied with a firm recommendation to start building businesses. Although Maurice does not discuss the idea of the Park as an "imported" best practice, the narrative suggests this very strongly; the Park is presented as a "fixed" idea, but with very little attributes. At first, Maurice admits, everything was on shaky grounds. During the first two years, he was alone, without any supporting staff or experienced colleagues to lead him. It became clear to Maurice that he had to become a "self-made expert" on matters related to entrepreneurship. Once he had started his work, one of the cornerstones of the development had been to select the most promising candidates for the Park. Maurice created the criteria for the applicants and used his vast networks in combing the candidates from the capital area and its surrounding regions, already inhabited by approximately a million residents. Among the good applicants were also the former Group employees, who were experts in their respective fields. In his narration, Maurice takes pride in finding talented entrepreneurs, who gave life and definition to the Park.

> It was not easy to come to the technology park. All entrepreneurs in the technology park were the best of the best I could find….I had brilliant entrepreneurs in my surroundings. It was my fortune to find them because without them the technology park would be nothing. The technology park is not a house—it's a window for entrepreneurship.

Maurice's philosophy was that he and the Park needed to serve the talents, who had the potential to boost the fallen economy. In his narration, Maurice explains the different ways he immerses himself into the life-world of entrepreneurs to understand their behavior, their needs, and their persona. For example, he made it his duty to be available to them around the clock, in any way possible. He answered their questions, listened to their worries, and provided consolation in moments where hearts had been broken and partnerships disassembled. Personal connections between Maurice and the Park members grew tighter, and together they eventually formed a group that Maurice calls "a community." After many years, the "community" had gotten a bit larger, including the extended family members and different generations of entrepreneurs, consisting of "elders" and the "younger" people who were learning entrepreneurship by "looking up to them." In Maurice's opinion, what differentiated the "community" from "a house" or "an institution" was its atmosphere and the way "these elder entrepreneurs were taking care of these younger entrepreneurs." Many of the younger entrepreneurs were in their mid-20s when they entered the Park, still lacking both life and business experience. Maurice was very protective of them. He intentionally tried to shield them behind the yellow protective doors of the Park, keeping the "cruel" and "terrible" outside world away. His desire was to create an isolated world for the young entrepreneurs to safely practice and become better before entering the outside world.

> I know that it is terrible outside. Outside is the home of lupus. But in this society [Technology Park]—I promise to you—all these people [staff] are honest, hard-working, good friends, and they try to protect you when you are here. I am trying to protect you, because I know what animals are outside this building.

Maurice sees the outside world as threatening, referring to it as *lupus*, a disease that heavily attacks a person's immune system. With this metaphor, by defining the external threat in medical terms, Maurice positions himself as a protector and curer of the newborn entrepreneurs, helping them to "fight" against the "business jungle." The world inside the Park, on the other hand, he describes as a place based on mutual trust and respect. Maurice suspects that his idealism might be interpreted as pathetic, but it was what he truly believed was the right thing to do. For instance, when Maurice heard that one young entrepreneur was offended by the use of curse words and bad language at the Park, he forbade the behavior and told others not to curse in the building anymore.

Eventually Maurice's efforts started to bear fruit, and small, competitive companies rose under the supporting structures of the Park, representing new faces for the revitalization of the industry. Creation of a new pool of small companies in the

same field the Group had, however, created a tension between the old-timers and the rookies; success of the new companies started to raise concerns among the bigger companies, who saw them as a threat. For instance, some well-known international companies claimed that Maurice was creating unwelcome competition in the country. This seemed very strange to Maurice.

> Very soon I had problems with a big company, General Motors. It was crazy. Totally crazy. You know why? Why do you think? Because the selection of entrepreneurs was very sharp. They were experts, excellent entrepreneurs. So were their results. I made very good propaganda in media. Because we were the first, we could get attention in newspapers and TV. Once, General Motors said, "Oh, Maurice is making competition."… They said, "Under our windows, they are making competition." I said, "You are totally crazy."

Although Maurice had been successful in securing publicity for the new companies, it was not enough to secure the continuity of the business activities at the Park. Many of the companies were small businesses with one or two employees and were lacking specialized staff that could take their products into bigger markets. The situation between small companies and the Group was also particularly disappointing to Maurice, who had planned all along that growth and further development of the small companies could have been financed through the Group. He suggested that the Group buy 40 percent of the small companies to finance their development and use its existing institutional resources in marketing and logistics to help the small companies to grow. Unfortunately, his plan did not work. Maurice says the main reason was the old-fashioned thinking of the Group managers, who were "managers for the lost period," referring to the former Yugoslavian socialist system. Instead of buying shares of the most successful small companies, managers at the Group offered further financing. Namely, they believed that the small companies would grow by themselves with the support of the financial injection. On the other hand, there was a lack of trust from the small company owners' toward the managers at the Group, and the plan fell through. Maurice was not pleased with this. From his perspective, the situation turned into competition, and enemies were born.

> I was very unhappy, because I was sure that the big company could help one small company and form a good partnership. But unfortunately, the result of this was that we had to become enemies. This is the problem: the big company wanted to destroy the small company. The big company and the small company could be friends—we were

> working together for 20 years. But after this, we became enemies. This is totally crazy. Crazy.

Small companies had to survive on their own, with their limited resources and skills, as help was not to arrive from the old friends. The situation changed in 1998, when after four years running, the City bought the full ownership of the Park from the Group. The city had a program to support the entrepreneurs, and the Park was identified as an ideal platform for entrepreneurship development activities. Maurice thinks this was the best option for the City because it did not really know where to start with the entrepreneurship development work.

6.1.3 Nothing happened with the industry policy

Maurice's account of entrepreneurship development includes several instances where he describes his efforts to influence public decision-making and industry policies to create better conditions for knowledge-based entrepreneurship. All of those efforts, however, end in disappointment and frustration, when "nothing happens" and "nobody cares." The first of these examples happened at the first stage of the Park development. At the time Maurice was the director of the Park, it was uncommon to appoint a politically neutral person to a management position in a state- or city-owned company. Since the situation was rather unusual, there was speculation about whom he worked for—under whose protection—and if he had any hidden connections.

> This is a unique situation. This is completely crazy. This is like communism. This situation is much worse than communism because in communism you really had to be part of the communist party to become manager. I was the only manager of a state-owned company in Croatia who was not in a political party, and it became a very interesting story in Croatia. "Who is protecting Maurice?" They couldn't understand. Nobody could understand.

Since Maurice was not aligned with any party, he lacked direct channels to influence the decision-making in the city. One example of this was the case of the new strategy for entrepreneurship development in the city that Maurice formulated together with his team at the Park. The strategy was not easily accepted because it directed some criticism toward the Ministry. Maurice felt that nobody was interested in the strategy. When he wanted to make himself heard, he used public media to get the attention of the key decision makers.

> I said, "Okay. You will listen to me because I will make an event, a spectacle." It was on TV a lot. "So perhaps you will be able to listen to something. This is my way. You can see my way, what I am doing."

At that time there were approximately 40 000 unemployed people in the city. The main lines of the new strategy were focused on decreasing these sad figures by supporting the creation of new jobs, particularly in the area of knowledge-intensive businesses, and addressing the issue of reindustrialization in Croatia. Maurice expressed his concern to some politicians, asking for their advice on how to proceed and mend the situation. The responses Maurice got were disappointing, and made him think less of the decision makers and their motives.

> I said, "There are 40 000 unhappy families. I am unhappy because of this. What can we do?" They say, "This is not my problem. I have a good job." This politician said, "I have very good wages. I am not interested." I said, "I am unhappy because of this and because all are unemployed. I want to do something. What do you want to do? Something?" They were like sheep. I said, "Okay, I will tell you what to do." My strategy was on our website. But nothing. Nothing happened.

Maurice recalls that some years later, recently after retirement, he contacted other Ministry, the Ministry of Science. At that time Maurice was mainly concerned about the issue of the over-expenditure of government resources for grants and loans offered to small business owners and startups, which was in his opinion one of the greatest mistakes the Ministry had made. The Ministry's decision-making was based, in Maurice's opinion, on the misconception and lack of knowledge regarding the nature of entrepreneurial behavior. He had told the Ministry that since he was retired, he did not want anything in return, just to offer his advice and help based on his experiences while working with entrepreneurs over the previous 20 years.

> I said, "You are spending a lot of money with no results. I have results, and I have knowledge. I want to help you." No answer. This is the problem. For twenty years I have analyzed the process of entrepreneurship. For twenty years. I think that every year I gained more knowledge. But this new Ministry—they start from the beginning because they know nothing.

According to Maurice, financial support—especially non-refundable grants given by the state—is a highly inefficient form of funding for small cash-poor companies that are struggling to survive. Even though this type of financial injection is welcomed, and even though the Park has accepted it, it does not create new employment at the existing companies, which is the worst of its downsides. "It means nothing," as Maurice puts it. He says new jobs are created in companies that are able to develop innovative and competitive products and services and sell them to clients by acquiring profitable contracts. In his opinion, this is something that already should have been understood, even among the top leaders of the country. Maurice also attributes the economic crisis to the country leaders. He insists, for example, that during presidential meetings, the leaders should have put their best foot forward to create new connections and contracts for Croatian companies to acquire new international markets. Instead, they led the country astray, not knowing "what it means to be on the street." They knew nothing of entrepreneurship, nothing of innovation, and nothing of R&D and knowledge-based entrepreneurship.

The third example Maurice gives is about the time he decided to look for help outside of just the government officials. It seems that his belief in politicians was lost for good because of his bad experiences dealing with them; he sees politicians as "stupid" and "not able to understand anything." Because of this, he thought he could seek help from the intellectuals at the university. Maurice's characterization of the situation he was in echoes urgency. He says that Croatia was—and is—in a state of "crisis" that needs to be dealt with through the reindustrialization and creation of a new economy, a new society. In the past, his view and experience had been, however, that others did not perceive the situation with the same seriousness, nor did they possess the skills or the will to do anything about it.

> These past 20 years—not only in Croatia, but in all these transition countries—has been a period which is unique in human history, having nothing at all. I hope that in the next 500 years something like this won't happen again. This transition destroys industry and everything. Everything. The role of science is to understand it, and to show the direction to go.

In order to find the "direction," Maurice approached the deans of 10 university faculties with a suggestion to collectively reformulate industry strategy in Croatia. He also proposed the creation of a specific conference to discuss how science could pull Croatia out of the crisis. After several discussions and speeches Maurice held at meetings with the deans, it became clear to him that the deans were not interested either. He was faced only with silence; he believes this was mainly because of the need for the faculty professors to safeguard their respective disciplines and their

specialized knowledge. He also suspects that the Professors have no true interest or motivation to consider the issue from the national economic perspective when all their efforts are centered on their own disciplines.

> These faculties are very hard, bureaucratic structures. Every professor has his own land. And in his land, he's a prince, with big walls. He has money and his interests. They are not interested in changing anything or making new initiatives.

Maurice's discontent toward academics is very similar to how he feels about politicians. Both of these groups have alienated themselves from the "real world" and are "totally useless" because of this. When Maurice explained in in the earlier part of his story about how he wants to "protect" his startups from the outside world, here he would like the academics to see what it means to live and struggle.

> When you live, you have to fight. But when you feel everything is okay, you have some research that you think is not very problematic and you get money every month, you are not forced to fight for a better world….When I talked with a young professor, I said "crisis." [Professor replied:] "I'm not in crisis. I'm not interested in crisis. I have an EU project, and I am a very happy man." I thought, "How can you be happy? Your neighbors are unemployed. Your friends are unemployed." [Professor replied:] "Oh, you're making jokes." They said "You are catastrophic." Catastrophic. This is the problem.

Instead of addressing the issue of financial crisis, the professor had turned the focus back onto Maurice, insinuating that he was blowing things out of proportion. This was not the first nor the last time Maurice suspected that his persona might be working against him.

6.1.4 Education for entrepreneurship

While dealing with government officials and academics is portrayed in Maurice's telling as a disappointing endeavor, one area that has brought him great satisfaction is education. As part of the engineering education organized at the Group, Maurice had enjoyed the opportunity to talk to people and participate in different courses. Part of Maurice's "affinity" for teaching stems from his parents, who were teachers. His interest eventually led him to lead the first business school in Croatia in 1990, even before the establishment of the Park. In his narrative, Maurice iterates three distinctive stories that follow each other and deal with his efforts to establish

education in three different locations: the Park, local upper secondary schools, and at the university.

The first story about education deals with how Maurice built the educational modules at the Park. During the "first day of creating the Park," Maurice reserved a dedicated place for teaching and learning. The content of the educational programs organized at the Park were a result of the maturation of Maurice's understanding of the new management challenges that had emerged after the collapse of the state, and on the other hand, of his understanding of the nature of entrepreneurship. At first, Maurice captured his thoughts and experiences from the Group in a book that dealt with the issue of re-establishing business management practices after the former Yugoslavia breakdown. Later, as a new, "real-life laboratory" for business development, the Park provided him opportunities for observing and learning from new venture creation processes like a true researcher. There he had closely followed the undertakings of the entrepreneurs and collected their stories through personal interviews in many of his books.

> We are spots in the universe—only ideas. We are like an atom in the universe—only an idea, like a prototype. After analyzing this prototype, I thought that we knew what we had to do because I analyzed it like scientific research.

It took Maurice a couple of years to form his personal view on entrepreneurship and entrepreneurs. During the first years at the Park, there were not enough resources to organize teaching. Namely, despite the emerging understanding of the process of entrepreneurship, Maurice needed additional support to fill in the remaining knowledge gaps in business administration. In his own words, he was not any expert himself in finance or business planning. To start with the educational offering, Maurice invited guest speakers from the university to teach the first cohort of entrepreneurs about finances. This proved to be a mistake due to the mismatch of the delivery method and the learning capabilities of the participants. Maurice realized that university professors were not the most ideal lecturers for the Park courses because they were not prepared to adjust their teachings according to the needs of the entrepreneurs, who in many cases had a technical background.

> It is not possible to get the knowledge on entrepreneurial financing from the university faculty. I know it very well, because in the beginning I forced it. When I created the first course for the entrepreneurship—I'm not an expert on finance, I'm an engineer—I invited some very good finance experts to the course. But these lectures were terrible. Entrepreneurs who didn't have an economic background didn't understand anything.

After first years of solitary work at the Park, Maurice built a small team that consisted of business development experts. One of the most important tasks of the team was to start organizing the educational programs in which the external faculty experts had failed. Maurice himself also provided some courses, the first several focusing on business ethics. To maximize the learning opportunities, Maurice made sure that the courses were adjusted to the level of the learners. This was especially the case with courses that dealt with financing. In fact, the lectures had to be so simple that Maurice as a non-expert could also understand them. As the director of the Park, Maurice took responsibility to train his team. The best way to do it was to be "every day with entrepreneurs" and to "feel the problems of entrepreneurs."

> My team grew up together with me to understand entrepreneurship because we talked all day long with entrepreneurs about all their problems. We are very happy if they succeed. We are sad if they have problems. We understand them. My colleagues in my team were able to give them the best education because no expert or professor from the university faculty is able to explain the financial side of entrepreneurship if they are not, everyday, connected with the entrepreneurs.

The second education story focuses on establishing multidisciplinary education in the local upper secondary schools. Based on Maurice's initiative, the Park started to offer courses also outside the Park. One important partner was a secondary vocational education and training school, the School of ElectroTechnics, which provides specialized electrical and technical education. It is located close to the Park, and Maurice had had connections with it for years, since the time he worked in the Group. The School held a high level of education and had capable teachers, or "professors," as they are called in Croatia. Maurice also thought that the school had a lot of potential in terms of the innovation level of the pupils. The opportunity for starting the co-operation opened through a funding program at the Park that was targeted toward young innovators. The first step was to set the funding scheme in place at the school. Through the program, pupils and their professor were able to get a financial grant worth 10 000 kuna (approximately 1333 euros) for an innovative project idea. In this setting, the pupil was the main innovator and the professor a mentor that was to "stimulate" the pupil in their jointly managed project. The second step was to organize an entrepreneurship course targeted toward senior pupils that were graduating from the school. Maurice and his small team from the Park held discussions with the students to introduce entrepreneurship as

a potential career option for them. The third and final step in the co-operation included establishing an incubator for the pupils with the support of EU funding. Based on Maurice's suggestion, the incubator was opened to a mixed group of pupils. As most pupils at the school were boys focused on technology, Maurice insisted that the incubator also have representatives from another field, namely economics.

> I said, "We'll establish an incubator, but I insist that this incubator is not only for pupils from the ElectroTechnics School. In this incubator, there have to be pupils also from the School of Economics. We have a very good opportunity to do so because here is the Technology Park, here is the ElectroTechnics School with boys, and here is the School of Economics with girls." [They are close to each other.] And we made teams. It was brilliant.

The "brilliance" of this match, he says, was based on the fruitfulness of the co-operation between different genders and different disciplines. Teams were set up equally between boys and girls and consisted of members from both schools that held different positions in the projects. They were assigned the task of creating a marketing process for their product. The incubator process lasted six months altogether, during which time the pupils were offered educational courses and training at the Park. The same experts that taught management courses for the entrepreneurs at the Park were also lecturers of courses that were offered for the pupils. Maurice felt that the same process that was applied at the Park was also necessary to implement at the Schools because the "entrepreneurial process is a process from the pupils to the expert," and there was a need to delineate a separate process for the pupils. At the end of the course, teams presented their products at the Park in front of the media. Maurice was very pleased and proud of the young innovators and wanted a larger audience to know about them as well. Unfortunately, not all shared his view on the usefulness of the pupil incubator. It all started to wilt after Maurice had announced that it was his time to withdraw from the practical implementation of the incubator and transfer the responsibility to the schools.

> I said, "We have started okay. This is now your business, and I'm not interested in it anymore."…However, rectors from the ElectroTechnics School and the School of Economics were not interested in continuing with the mutual project. They have two separate projects in their schools. I insisted that this project has to form a connection between technical and economic areas, but the rectors were not interested, and I had to force them. I said, "Okay. You're not interested, and it is your problem."

Maurice thinks that in the end, bureaucracy killed a good idea; the incubator did not fit the school curriculum and it had to be dropped. It also seemed that the school rectors wanted to keep their own courses as separate entities and were not interested in the original idea, which was based on the complementarity and co-operation between different disciplines. Maurice considers the first round of implementation a "prototype," which he had hoped would have attracted the attention of other schools as well. According to Maurice, the method was tested and its feasibility demonstrated through the success and good experiences of the prototype, and it was simple enough for other schools to follow. To his disappointment, none were interested, and the multidisciplinary pupil incubator was shut down.

The third story on education focuses on the slightly disappointing experiences that were repeated some years later, when Maurice approached the university faculties with a proposition. This is a direct continuation of what happened at the schools, which is underlined by Maurice when he says that "it's the same story with the faculty." His initial idea was to break the traditional discipline borders (also shown in his previous example on secondary education) and establish new courses that introduced entrepreneurship and innovation in the official curriculum in all faculties. Based on their earlier co-operation, he already had informal contacts with a few professors at his own faculty, the technical faculty, and at the mechanical faculty. This time he wanted to build the educational co-operation at the university faculties on a more official basis so that it would not be dependent upon his personal contacts. Maurice felt that the introduction of entrepreneurship and innovation in the university curriculum was essential for two main reasons. Firstly, most faculties lacked any entrepreneurship-related content (only the faculty of economics held one course in entrepreneurship, according to Maurice), and the professors did not understand in his opinion—what entrepreneurship really meant. Secondly, the new teaching content, particularly creativity and innovations, would play a key role in the overall innovation process at the faculties. In persuading the professors at the faculties to adopt the new content, Maurice brought forth the issue of the number of patents, which were disappointingly low in his opinion, at this home faculty when compared to the Park.

> I was very sad, because I had seen that my faculty—which is the best faculty here, the electrotechnical faculty—had no patents. I said, "In Technology Park we have 15 patents, and you have nothing. It is terrible."

Eventually Maurice approached 10 faculty deans with the same suggestion; new educational programs on entrepreneurship and innovation should be designed and put in place in order to tap into the still unexploited entrepreneurial potential at the

faculties. He stated, however, that the real source of innovation and entrepreneurship does not lie at the faculty of economics, but instead at the technical faculty.

> I wrote new educational programs that included important knowledge and activities for the students because the students at the technical faculty are the source of the entrepreneurship. Students of economics are only good in trade. They are not able to make products, and so they are not entrepreneurs.

With the aforementioned statement, Maurice proposes his definition of an entrepreneur, which he frequently uses when talking about the differences between different disciplines and competences among individuals. Thus, the ability to bring in new products and innovation at the market place (characteristic for students in technology) is a defining element of an entrepreneur, according to him. Business and commerce skills, mastered by students in economics, are not as critical on the other hand, because they are not constituting elements for entrepreneurial action. Nor do they provide students in their future professional career the needed stimulus or motivation for getting excited about innovation; quite the contrary. According to Maurice, business students are not interested in innovation because "they have no incentive" to be. Instead, "they have their plans, they have money they are expecting from the Ministry." This made him really sad. The term "bureaucratic" usually carries a negative connotation. In this case, Maurice describes them as individuals who have secured a financial base and pre-defined plans to follow. This suggests that the innovation and creativity he associates with entrepreneurship needs a space that is less structured, less comfortable in terms of available resources and time frames, and that stems from the internal motivation of the individual.

Although Maurice was not able to feed this idea to all of the faculties, one faculty agreed at least partly with his ideas. The dean of the mechanical faculty agreed that Maurice would prepare them a new educational program that consisted of three areas: the first would introduce creativity and innovations, the second entrepreneurship, and third would deal with multidisciplinary systems. He finds the third point particularly important because he feels that the sciences will be more connected in the future, and one can't understand the society and the world if one is "narrow-minded." The program was, to his disappointment, rejected at the faculty. The dean stated that the professor in charge would not be interested in it. Maurice felt sorry about this, and he came to the conclusion that the faculties are afraid of losing the specificity of their own fields if they adopt the multidisciplinary approach he suggested. Despite this letdown, Maurice made yet another attempt to introduce entrepreneurship to the lives of the faculty students. He thought it would be useful for them to interact more with the "real" entrepreneurs, especially at the

faculty of economics that offered a course on entrepreneurship. In his mind, the Park provided a good place for observation and interaction because it hosted a number of entrepreneurs. Maurice announced that the Park doors are open for the faculty teachers and students. He also offered the opportunity to build Master's and PhD thesis work based on the work that entrepreneurs did at the Park. He approached two faculties with this suggestion.

> There are some lectures available on entrepreneurship in my technical faculty. I knew one professor there. Young, but a very nice guy. I called him because the distance between the Technology Park and the faculty is only one kilometer. When I was a student, I walked by foot to the faculty because I lived in that part of the city. I told the professor, "You and your students—come to the Technology Park, where you can see and talk with entrepreneurs." And I called a professor of economics and suggested creating thesis work… "Come here. Here you have a laboratory. Here you have entrepreneurs." I created some themes for the thesis work and said, "Come here. Here you could do a PhD in this laboratory. This is life." They were not interested. I didn't understand. The way of investigation in these faculties is that they are not connected with the real world, and this is a very big problem.

The "laboratory," as Maurice describes the Park, would have provided the faculty students the opportunity to sensitize themselves to the life-world of entrepreneurs, a place to see the practical application of theoretical approaches learned at the university. Maurice suspects that this opportunity was denied from the students because of the fears of the faculty staff losing their positions. Maurice knew many entrepreneurs, whereas the professors knew none.

6.1.5 Creating the future entrepreneur

According to Maurice, the main objective of the educational co-operation was "creating the future entrepreneur." He acknowledges the role and input of other support organizations contributing to the creation of entrepreneurial individuals, such as schools and educational institutions, but seriously doubts their capabilities on the basis that they commonly lack any contacts with entrepreneurs. Maurice thinks one cannot become an expert on entrepreneurship if one does not understand the life of entrepreneurs. It is not possible to gain this understanding by "sitting on the faculty." To give an example, Maurice compares experts to doctors and surgeons taking up the medical treatment again.

> I think that you can be a good doctor or a good surgeon if you are soaked in blood. Meaning: if you are cutting. If you are soaked in blood every day. You are not able to be a good adviser to entrepreneurs if you are not close to them. You have to feel them and their troubles and way of being. You have to support them… I ensure you that if you want to be good in any job, you have to put your life in it. You have to put your life in this. If you want to be a good surgeon, you have to be a surgeon.

Maurice points out that the biggest mistake made in supporting entrepreneurship is treating it like a bureaucratic process based on formal decisions and management. To Maurice, becoming an entrepreneur is not a decision an individual makes; it is a process through which you become an entrepreneur, if you already have what it takes. This requires more time than is usually thought because the school system should start nurturing and "growing" the entrepreneurial spirit at an early age. Here, Maurice entertains a perception popular among so-called traits-theorists, who think entrepreneurs are more or less born with their natural talent, or that the talent and characteristics commonly associated with entrepreneurs are developed at a fairly early age. Maurice believes that the types of special characteristics and the "gift" found among entrepreneurs are common also with creative people.

> I think it is a special gift like talent in music or dancing. To be an entrepreneur or to be entrepreneurial—it is a gift. You have to find the people who have it. How to find it? You have to talk to a lot of people and find among them one that is reasonable.

Maurice believes that the most suitable time to introduce entrepreneurship as a potential career option for pupils is during the two final years of schooling (of a total of four in the upper secondary school), and not any time before that. However, he sees that the educational co-operation is not based on an aim to draw high numbers of pupils into tech-entrepreneurs, but quite the contrary. Because he sees entrepreneurs as a rare breed, they are to be selected and hand-picked from among the larger population. He specifies that "entrepreneurship is not mass production;" only a small percent of population are both interested and "good material" to start with. He believes that the most suitable "material" are pupils who are creative and innovative. Again, he emphasizes the role of good selection and the role the Park has played in it. Maurice considers the pupil incubator one of the successes at the Park because it resulted in entrepreneurs in the end; the pupils finished school, acquired university education at the technical faculty, and eventually transferred

to the Park. Thus, the incubator and Maurice's involvement in the lives of the potential entrepreneurs jointly steered the best candidates toward techpreneurship, having gone through all the educational levels before they reach the Park, which is the last phase of becoming an entrepreneur.

> After finishing the school, they finished the faculty of electric. And after the Faculty they came to the Technology Park. This is the process…Coming to the Technology Park is a process that takes about 8 years…We are not only a house for rent spacing. This is a process of creating. And this a process that needs time.

Maurice describes a process through which one potential entrepreneur can be "found" and "selected" out of a larger population. In order to scout the one individual, he should go to local schools and simply talk with the pupils about entrepreneurship.

> I need 100 people in one hall. I'll talk with them about entrepreneurship. After it is finished, 80 percent of them will go home because they are not interested. This is completely normal. Twenty of them will stay to talk more. Then five of them will come to the Technology Park to talk some more. And one of them will perhaps go to our course and we will make him an entrepreneur. This is the process.

Maurice has held these speeches in many places—schools, gymnasiums, and university faculties. The process felt satisfying to him, even though the results were never immediate, especially at the mechanical faculty, where he felt the level of responsiveness was higher and his message was received well.

> Especially the faculty of mechanics liked us and visited us. And we visited them two times. When I said "we," I mean I was not alone. We had lectures for the students. I know that I'm like a father for all of them. So I was over there with my young colleagues and entrepreneurs. I had an introduction speech and I said, "Ivan, tell them what it means to be an entrepreneur."

Ivan, who has been one of the contributors in the motivational lectures on entrepreneurship, is one of his entrepreneurs. When Maurice's story nears the end, it also highlights that Ivan is one of his success stories, an anticipated culmination of all of his efforts. It all started when Ivan was still a pupil at a school. Maurice calls him "the best innovator in the city." After graduating from the school, Ivan continued his education at the university, at the technical faculty. He entered the Park

during his second year at the faculty, which caused concern for his family. In many cases, students that had stopped studying before graduation and engaged in business development activities would never return to the faculty to finish their studies. Ivan's father was worried about Ivan's academic progress and approached Maurice to request his support in encouraging Ivan to finish his academic studies. Maurice and his colleagues took the father's request seriously and pushed Ivan to complete the needed courses.

> We all were together taking care of Ivan in order for him to finish the faculty. And he finished it. It was very nice that when he failed in math, he said, "A colleague said that we won't talk to you until you finish this math in your *index* [study record]."

Eventually, Ivan not only finished his university studies and became an engineer, but he also completed courses at the Park. He is currently an active Park member and a regular guest on a radio show presenting local entrepreneurs, hosted by Maurice. Maurice has followed Ivan's progress for more than a decade, for two years when Ivan was still a pupil and for seven years when he was a university student; even now their cooperation continues at the Park, even though Maurice has retired. Staff at the Park also know Ivan's girlfriend Ivana, whom they surprised into tears with their warm congratulations on her birthday. Maurice sees them as close friends, caring for each other's lives.

> I hope Ivan will marry Ivana this spring. This is a connection for the whole life. This is not anything bureaucratic. In other technology parks, they call students tenants. I never. I never. They are not tenants. They are our friends. I don't like this word "tenant" because you have tenants in a hotel. And I am not renting the offices, hey.

6.1.6 Summary and discussion

Maurice's narrative stretches across several decades and deals mainly with issues physically outside the realm of the Park. However, it is interpreted here that instead of reminiscing about past issues, Maurice issues that took place a few decades ago are still relevant in the here-and-now telling of entrepreneurship development. In his telling, one prominent theme is entrepreneurship education. The global coherence of the narrative is achieved through the repetition of examples in entrepreneurship education in different contexts (Park, schools, and university) that make

the same general point, "the same story," as Maurice literally says. Therefore, analyzing the part-to-whole relationships points toward some overarching thematic relevance that the narrative may have for Maurice in "creating the entrepreneur."[26]

Maurice's narrative is focused on examining the dynamics of knowledge partnerships between the Park, government officials, and representatives in different educational institutions. While some science and technology research parks are more focused on hosting existing large tech companies and not specifically startups (Markman et al. 2008), here the focus is on the Park as one form of a business incubator, which offers low-priced office space and facilities with specialized and administrative services to companies (Allen and McCluskey 1990; Fry 1987; Sherman and Chappall 1998) and provides them a supporting infrastructure to compensate market mechanism imperfections (Bøllingtoft and Ulhøi 2005). More specifically, incubators help companies survive the early years of their establishment through providing a protective environment and supporting their long-term survival and growth. In general, technology and science parks are viewed as dedicated places for innovation and collaboration between universities, industry, and the government. Particularly, universities are seen as one important stakeholder group in their role in the commercialization of technology and university research results (Etzkowitz 1998, 2011). As Maurice describes in the beginning of the narrative, another source of innovation lies in large companies, which are able to mobilize unexploited innovations into the open market, promoting open innovation by incubating new companies based on business opportunities identified by their staff (Chesborough et al. 2006 in Alsos et al. 2011, 610–611). To solve this, Maurice tries to initiate education to promote entrepreneurship, innovation, and creativity in different instances. For example, it is possible to promote a more practical application of academic thesis work and broaden the knowledge base of academic students and pupils by promoting multidisciplinary educational programs with real-life entrepreneurs.

Technology parks provide their own set of educational programs to support small startup teams to overcome their knowledge and skill deficiencies. However, because technology parks are part of the continuum ready to absorb potential entrepreneurs from universities, they are, in fact, forced to harvest the fruits of educational institutions in lower levels. Regarding formal education, this narrative points to two specific things. Firstly, the low interest toward entrepreneurship education at the university described in the narrative suggests challenges in reconciling between teaching, research, and the "third mission" in order to undergo a transformation, adding economic development as one of the legitimate functions of the

[26] It is to be noted that Maurice's narrative of the secondary school incubator is fairly well known in Croatia. The student incubator pilot was funded through a program that encouraged the establishment of students' firms in secondary schools in 2004 and has since been re-narrated in many reports on technology-based entrepreneurship as pioneering work in entrepreneurship education. Those reports, however, have not been referenced in the narrative nor in its analysis.

universities (Etzkowitz 2002 in Etzkowitz 2011, 78). In Croatia, the lack of clear legal infrastructure and governmental directive in universities decreases the likelihood of products entering the market place (Kysiak 2007). Secondly, comparing Croatia with international benchmark studies has shown that although there is a well-developed institutional framework to support knowledge transfer from universities to the private sector (Bartlett and Čučković 2006), some of the requirements necessary for an entrepreneurial environment for technology-oriented businesses are still somewhat missing in Croatia. This is not due only to the lack of equity investors and regional development agencies, but also to the shortcomings in the support that the whole education system should provide, all the way from primary and secondary education to higher education (Kysiak 2007), also implied in Maurice's narrative.

Maurice makes it clear that entrepreneurship education cannot exist in places where there is no real contact with entrepreneurs. This is packed up in the narrative by his own personal learning journey in understanding and creating empathy with the entrepreneurial life-world (cf. Gibb 2011). These experiences collectively provided him rich material and a source for the development of management courses at the Park, and also fueled co-operation with the schools and later with the university faculties. As Maurice's understanding expands, he gets frustrated with the shortage of experts in entrepreneurship. This is shown in the narrative as repetition of phrases, such as "It is crazy, crazy!" He claims that while some academics might be interested in enhancing entrepreneurship, most of them buttress the existing arrangements and restrain from co-operation that has the potential to blur boundaries between different disciplines and scientific work. The independence and integrity of the defined disciplinary borders, which can be seen to dictate the structure of knowledge creation and delivery (Gibb 2011), are connected with safeguarding financial security and academic status. Entrepreneurship education creates a potential threat to them by permeating easily into different contexts and embracing and utilizing cross-disciplinary approaches. The same is implied in the schools. Maurice is not able to successfully gain legitimacy in the eyes of all critical stakeholders at the university, or permanently bridge stakeholders together at the schools in order to access sets of different resources needed for continuing entrepreneurship education provision. Although he has an imminent formal position as the director of the Park, he seems somewhat concerned about his socially constructed identity when discussing the different encounters of individuals that engage him in the political arena of entrepreneurship development. Maurice's perception of entrepreneurship development as an integrative, multidisciplinary endeavor shapes his actions and struggles in transforming the institutional arrangements in the narrative.

The experiences and sense-making portrayed in Maurice's narrative suggest that the affiliation between technology parks and other linked organizations can be

problematic from the experience-world of the practitioners. This is especially true when actors are not able to develop and maintain synergetic forms of collaboration due to different views of entrepreneurship development or when different parties prioritize development activities differently. The interventionist approach adapted by Maurice creates challenges, tensions, and frustration. The only problem is that the pathways he is trying to pave are followed by very few, and some of the initiatives he is able to get through outside the Park are only temporal or singular. The main sources of frustration described lie outside the Park and his sphere of immediate influence. They are mainly connected with politics, behavioral issues, and general attitudes of people, who he is trying to talk into joining him. This zone proves to be the most difficult one also in terms of planting new ideas. Co-operation is described as an ordeal when he is trying to "force" things, and defeats follow one another.

Going against the grain is a metaphor that highlights Maurice's narrative as tensions between his own planning and desires become clear. Maurice's narrative is partly regressive because there are elements described that are not under his control (Gergen and Gergen 1986). He enters, from one step to another, the protagonist having a mission to accomplish and advancing toward the goal that is explained in the end. Among the four narratives, this one is also most distinguishable in terms of the role of the protagonist himself; he encounters obstacles in his pursuit of a goal and undertakes several actions to neutralize or transform the obstacles. The way Maurice tells about the different occasions builds the "dramatic engagement" (Gergen and Gergen 1986, 28) in the narrative. His sense of drama is implied also as part of the narrative, when he is disgruntled after being called "catastrophic." Also replete with polarizations and ways for Maurice to show how he differs from others (Gergen and Gergen 2006), he contrasts himself with other academics and educators, or people with leverage (such as politicians). Maurice finds himself ridiculed (he is "catastrophic") and misunderstood, a proponent who feels compelled to pitch in in areas where others are lagging in his opinion. He presents himself as an agent who is finding his own way and view while the "bureaucrats" and "sheep" are still following the old system models without the will to adapt to the changed needs of the new society. Maurice questions not only their behavior (passiveness), but the psychological aspects of their doings, meaning their true motives and aims. The reader gets a sense of two different approaches to entrepreneurship development; a new, less selfish, utilitarian, and open approach, and the old, self-serving, outdated, and plain ignorant one. Thus, with the construction of coherent self-narration (regarding the consistent portrayal of certain personal qualities, missions, and actions), Maurice builds unified agency in his narrative.

While the outer world is a disappointment, the Park is presented in the narrative as something Maurice is pleased about. Sources of great satisfaction and happiness in work and life are related to achievements at the Park, his inner circle. They lie

in areas that he has influence on, such as creating and maintaining personal and family-like relationships among staff and Park members, helping others to succeed, and safeguarding the young entrepreneurs. The closeness is presented in the narratives in different ways. For example, Maurice resists the idea of incubator "tenants" and of incubators as conventional real-estate development projects (Allen and McCluskey 1990). Instead, he promotes the existence of the Park more as an enterprise development technique with the emphasis on the selection process and criteria that attempt to identify those individuals that have some of the key prerequisites for entrepreneurial success. In reality, while the screening methods and selection criteria may be among the most important components in incubation (Peters et al. 2004) and the motivation is to select "ideal incubatees" from local universities, previous research has shown that this is not always possible if links between research organizations (such as universities) and technology park incubators are loose or entirely missing (Sternberg 2004 in Alsos et al. 2011, 618). Instead, Maurice's method is "finding" and nurturing the potential entrepreneur into a fully-fledged entrepreneur from the start. Ivan, as the successful individual in the narrative, epitomizes the entrepreneurial spirit and action in one single individual. In this sense, it conforms to the notion of the entrepreneur as a heroic and masculine figure (Van de Ven 1993) and resembles the archetype of Schumpeter's (1912/1934, 82) entrepreneur with "super-normal qualities of intellect and will" (Ogbor 2000, 616). Through Ivan, Maurice also prevails in the end, even after all the obstacles. He has managed to keep his promise to Ivan's father and has seen him through the process. The "happily ever after" moment is reached in the end when Maurice talks about Ivan and Ivana. This can be interpreted as the final goal of what was to be achieved at the Park, as seen through one individual's journey.

6.2 Nicholas from the University

6.2.1 Bringing the focus on startup funding and the legal frame

Nicholas works as a professor in management at the faculty of economics. Before meeting him the first time in 2012, I had already held short interviews with two of his colleagues, a professor in macroeconomics at the same faculty (Participant 3) and an HBOR bank regional director (Participant 8), who also works as a part-time assistant professor at the faculty. In the prior interview, I had been informed that co-operation between the university and HBOR plays an important role in entrepreneurship development at the university, and that I should discuss more of these details with Nicholas. HBOR (later the Bank) is the development and export bank of the Republic of Croatia, whose main task is to stimulate the economy through

providing loans, insuring exports from political and commercial risks, issuing guarantees, and providing business consulting. It has held an office at the university for more than 15 years. In addition, since 2009 the Bank has offered (together with the Centre for Lifelong Learning) a course on business planning (later the Course). The Course is offered free of charge to all interested university students, including business economics students and students from a wide range of non-business disciplines such as chemistry, physics, electrical engineering, and philosophy, to name a few. The Course's objective is to provide the students with skills and knowledge to prepare business plans for their potential business ideas, and it is delivered in English. The Bank's role in the Course is to provide lectures related to business finances and to evaluate the business plans in terms of their financial feasibility, whereas the university representative, Nicholas, provides the theoretical lectures on business competence.

Bilateral co-operation between the Centre for Lifelong Learning and the Bank as a platform for providing university-level entrepreneurship education seemed like an interesting topic from the start, so I decided to explore it more through the personal interviews. I felt, however, that the previous discussions had left me with an inadequate and unformulated view on where to focus on; accounts regarding a fairly traditional business planning Course had not provided me with any extra value. Even Nicholas called the Course "not kind of special." This might have also been the reason why the first interview with Nicholas only superficially covered anything related to the content or implementation of the Course. After all, both of us were very familiar with the concept. Nicholas also regretted that he was not able to boast about the great success of the Course, which was very small in financial terms, and even by its third year, it had not resulted in any startups. Some glimpses of hope had emerged, however, as two promising cases had progressed after the Course into negotiations with potential business partners, and Nicholas also believed in the continuation of the Course in the future.

As technicalities of the Course implementation were bypassed very quickly in the first interview with Nicholas, I was left with further wonderment about the critical issues in this Course or in the University-Bank co-operation. Trusting that an open interview approach would provide further clues, I provided very little stimulus on where to direct the focus of the interview. A point of departure for a more focused approach came when Nicholas started to extend the range of issues relevant to the discussion by detailing some of his personal experiences and views on issues around the actual Course. For instance, the issue of startup finance would pop up regularly in the interview as Nicholas detailed what kinds of difficulties entrepreneurs had (according to him) in acquiring funding from commercial banks or other possible financiers in Croatia. Another issue brought forward in the interview was the issue of the labile legal environment and bureaucracy that added extra costs for startups and business owners. It is to be noted that issues adduced by

Nicholas on bureaucracy are also well documented in the existing research literature regarding institutional development in Croatia and many are also applicable to the larger part of Southeast Europe (see Chapter 5.2.2). At the same time, it was interesting how he preferred to engage in analysis of the externalities instead of focusing on the details of the Course. Also, very early in the first interview, Nicholas pointed out that his desire would be to give some small financial assistance to the best business idea developers in the form of "prizes."

> We hope to be able to give some prizes for our students, who want to do the Course in the form of a competition in teams. We have a panel consisting of people from businesses and entrepreneurship support agencies, banks, and so on. We would like to give small prizes—maybe a few hundred euros—for the most realistic business plan. We'll try to raise some money and provide them some seed capital, some support. (Nicholas 2012)

This assistance, what he also calls "seed capital," would enable the idea developers to take their first steps in making their idea a reality after the Course conclusion. Based on this and his expressed concerns regarding the institutional environment, I decided to focus this narrative on the importance of startup funding, the legal frame, and the ways Nicholas connects them in his accounts of the Course. While providing an interesting personal interpretation of the most compelling issues in the overall institutional environment, framing and curbing the entrepreneurship development and entrepreneurial behavior in Croatia, the first interview with Nicholas was coupled only loosely with concrete development measures at the university level. Instead, it provided an account of an individual's way of empathizing with the experience world of the entrepreneurs. This suggested to me that while the Course was important in terms of raising the awareness of entrepreneurship as a potential career option and a means to create livelihood for oneself, it alone was not enough to increase the number of entrepreneurs in the region if the financial and legal issues were still creating a major hindrance for potential entrepreneurs. To link Nicholas's personal views about the macro level institutional forces more firmly with the development and implementation of the Course, a second interview was conducted two years later in 2014. The objective of the second interview was to hear more about the Course, and particularly about Nicholas's sensemaking on why and how the challenging institutional environment affected entrepreneurship development work at the micro level in the University context. The second interview continued along the same line of thinking and, through Nicholas's personal experiences, highlighted that the synergy between different parts of the entrepreneurship support system—including educational provision, availability of funding, and a well-functioning legal frame—taken in account when

planning and implementing entrepreneurship education at the University. Such an idea must seem self-evident, especially to someone who is very familiar with the consequences of both well-functioning and ill-functioning institutional environments, theoretically or through one's own lived experience. The reconstructed narrative shows, however, that practical implications of this realization are not necessarily as easily accepted or dealt with as one might imagine. The objective of the reconstructed narrative is, then, to show how perceptions and experiences of macro level institutional issues can cause ripple effects in the practice of entrepreneurship development.

The following five chapters outline Nicholas's thoughts on some critical issues in entrepreneurship development in Croatia. The structure of the narrative has been built to tie Nicholas's views into the personal analysis on the institutional environment and the micro level activities that were dealt with in the original interviews in parallel. The first chapter provides a short introduction to the origins of the Course and explains the form and rationale behind the University-Bank co-operation, establishing the starting point and the key characters in the narrative. It also discusses the main results of the Course, or lack thereof. The following two chapters present "a challenge" in the form of critical issues closely linked with institutional deficiencies, as Nicholas moves to analyze particular issues related to the legal landscape, taxation, and the availability of public startup funding. The fourth chapter further explores the issue of startup funding, particularly the possibilities to offer other types of direct and non-repayable seed money to potential startups. This part of the reconstructed narrative offers a personal "solution" offered by Nicholas to enable startups to enter the fast track lane on their entrepreneurial career without the restrictions of the institutional hindrances. The reconstructed narrative ends with summary and discussion.

6.2.2 Initiation and basic idea of the Course

> I think it's a good practice. It is something that should be done and supported by other institutions as well. I'm not sure that it is the best in the world, but it's something that is usual, a normal thing.

The idea for organizing the Course came about five years prior, when a professor from the USA visited Croatia in the Fulbright scholarship program. The professor had experience running similar types of courses, and he helped the local team consisting of representatives from both the Bank and the faculty to run the pilot in 2009–2010. Nicholas was part of the planning team from the beginning, as was the Bank representative, Maria. Since then, the team has organized the Course independently each semester. Even though the Course is established as a continuous

lifelong learning activity at the university, it still continues to be run as an "informal" co-operation between the university and the Bank. Over the years, the co-operation with the Bank has formed "a small tradition," and communication between the Bank representatives and the university faculty has been frequent, discussions taking place daily due to the fact that the Bank is located at the faculty premises. "It was kind of a very personal thing," explains Nicholas, about how they started working together. Maria came to be the director of the Bank's regional office approximately 15 years earlier, and since then their co-operation has been most fruitful. They have written several articles together, done joint projects, and also plan to continue working as even closer colleagues, as Maria is expected to move along in her career path. With a PhD in the field of entrepreneurship, she is currently the head teacher in business planning at the Faculty of Economics, and Nicholas expects her to progress in the near future to Associate Professor and then eventually to Full Professor, when she will join his teaching team.

Nicholas and Maria share their responsibilities in the Course, where between 15 and 20 students work in teams to create business plans for their potential companies. Students meet the teachers and participate in lectures seven times during the Course. When talking about the benefits of the course, Nicholas points out that it is useful for students from all disciplines, and also for business students who have not had prior opportunities to combine their learning and theoretical knowledge under one rubric. Detailed and extensive business plans require mastery of different types of knowledge and analysis, providing an opportunity for the students to understand the workings of economic principles. In many cases, according to Nicholas, the students are using knowledge and skills they did not know they even had. To aid in this process, the course consists of two separate parts that are divided between the theoretical lectures on business economics (such as in marketing, management, finance, and so forth) provided by Nicholas and practical content provided by Maria, who supervises the process of creating the business plans and gives feedback on the financial parts of the plan.

According to Nicholas, the main benefit of doing collaboration with the Bank is to provide information and views of the "economics realities" to the students in the Course. In general, he finds value in having a representative with practical view to participate in the academic courses. The course allows the participants to interact with the representative from the Bank and simulate real-life situations on negotiating loans. In this sense, Nicholas specifies, the Course has a very practical side. For instance, Maria can tell the participants how bank representatives evaluate business plans and what the Bank expects from them. During the Course, areas that need improvements (mainly related to the financial part of the plan) are identified and mended before the participants enter into real negotiations on business loans.

> Maria is a banking person. She tells them, "Okay guys. No bank is going to support you if you want six million euros and you have no collateral. Now let's get down to something more sensible. This is a plan that you can actually pull off." We want them to have realistic plans, which they can use to go to banks and get loans and get their own businesses going.

At the end of the Course, a group of external financial experts in addition to Maria evaluate the business plans, and invite between two to three of the best teams with the most potential business ideas for further negotiations. The best business plans are rewarded with a small grant, usually provided by a commercial bank and ranging between 3000 and 5000 Croatian kuna (approximately 400–670 euros). However, even after all the face-to-face guiding and financial incentive given to the best business ideas, Nicholas's expectations for startups emerging after the Course seem to be somewhat low. Results of the Course have been modest in terms of the number of created companies; during its first five years, the Course has unfortunately not been able to incubate any companies. In theory, after the Course, all potential companies can continue working with their business idea and enter into further negotiations to gain startup financing from the Bank or other state institutions such as HAMAG, the State Investment Agency, which implements government programs and approves guarantees to small and medium enterprises for returning bank loans. In practice, however, the paths are split in most cases for any conceivable reason.

> After the program, they can continue to work with both the university and the Bank, if they are interested in developing the business idea further. If they are not interested in developing the business plan further, they can go their own way. Unfortunately, anything can happen, from deciding to go to some other company and leaving Croatia —especially because of our entry to the EU—to seek employment somewhere else is taking place.

Nicholas reminds us that Croatia has already been affected by the global economic crisis for some years and the economic and political situation is not "adequate" for startups. It seems apparent that with the economy going down, even larger companies have difficulty surviving. In the meanwhile, smaller businesses and poorer people rarely have rescue options. It does not help, Nicholas continues, that the country still has a large base of "necessity-based entrepreneurship." Here, Nicholas takes up the use of academic lingo by referring to the type of entrepreneurs who are motivated by their economic needs and have little choice but to start

small-scale income-generating activity. Thus, unemployment turns into self-employment given the lack of alternative possibilities available. In the academic literature, this contrasts with individuals who are thought to pursue entrepreneurship because of their personal goals and an opportunity in the market place (Reynolds et al. 2002). Some might also argue (see e.g., Maurice in the previous chapter) that these individuals are not necessarily suited to be entrepreneurs. For Nicholas, however, any individual can benefit from accessing information on entrepreneurial opportunities.

> The idea is that the students get some experience and start thinking about their future. That's that. Nothing more…You always try to help because you see a lot of young people who are moving to other countries and finding jobs there. If you know a way for them to stay here and to be able to support themselves, that's a good thing.

The Course would be one tool to help solve joblessness in Croatia if the students would come to consider entrepreneurship a viable career choice as a result of the Course. Nicholas speculates that some of the Course participants are aware of the possibility to pursue entrepreneurial careers, but in many cases it does not lead to action. It is problematic that many students participate in the Course only as "an exercise," which implies that the Course is used for testing the application of business planning without using it as a platform for one's own real-life business cases. Having said that, the course is valuable in terms of teaching the participants other transferrable skills, such as presentation skills and communication using a foreign language.

6.2.3 Functioning amidst institutional instability

One prominent theme in Nicholas's telling of entrepreneurship development is the issue of institutional deficiencies. If entrepreneurs are to survive in Croatia, they must be aware of the constant changes in the law and taxation, and be prepared to adapt their economic behaviors accordingly. Nicholas believes that Croats have become accustomed to the instability that has transformed from a passing trend into a more prevalent state of affairs. While Croats do not find it at all strange that laws change all the time, other Europeans would go "crazy" in a similar situation. It is, for instance, a known fact that law proposals, *pravnik*, are in constant fluctuation, and that one should be prepared for or be aware of their changing.

> All the time something is changing. If you want to be an entrepreneur in some country in Southeast Europe, you should really learn how to

> cope with that. It is impossible to give you some information such as, "This is the legal system, and now it'll be like that for the rest of your life." It won't be. You have to teach people that they have to cope with the situation.

In addition, the tax system is going through constant changes due to financial drainage. Nicholas recalls that in 2013, at least five or six changes were implemented for the tax system for employee payments alone. Another example is the approaching EU accession, which has caused some extra pressure for the state budget that needed to be balanced with more tax income. Frequent changes in the law and taxation create concerns for entrepreneurs that have challenges in knowing all that is necessary for meeting legal obligations and requirements. "If they are not tax professionals, it is unlikely that they know it all," says Nicholas, and that "for this amount of taxes or changes in the system coming every few months, you need some professional help, even if you are a startup." Nicholas also struggles himself because he sees that part of his and Maria's responsibility is to advise the students and give them as much information as possible.

> We can give the students some basic advice on the legal system and supporting institutions. However, it's at a very basic level because Maria and I are not legal experts. We are economic people. I have a PhD in economics. But—it is okay as far as we can help them to understand the institutions and how this system works. It's also what you can do with relatively few resources.

Due to the fluctuation, it is not possible to keep one's finger on pulse all the time. Nicholas turns to his colleagues in law for advice and occasionally invites them as guest speakers to the Course to bring in the latest news and updates on the changes. It seems that verbal exchange and lectures are the best options because the existing literature is either not accessible or not helpful for Croats. Most of the printed material is published in English and related to the North American or British system, which makes them not applicable to the Croatian nor the continental European context. "That's what you have to do on your own," says Nicholas, adding, "and also a little bit improvise the literature and everything else, but we manage it somehow."

Nicholas mentions a few recent developments in the law system that business students should be aware of. One is a new initiative launched by the Ministry of Finance, according to which business closure is not permitted in case the company has neglected its payments to its clients and labor force. In recent history, this conduct was very common in Croatia, as it is in some parts of Europe and Russia still,

according to Nicholas. In addition to the pre-bankruptcy settlements, another initiative called the Linić law, named after the former Minister of Finance Slavko Linić, addresses businesses with outstanding claims. A nasty chain reaction is born when one company neglects its payments, leaving its creditor without money. Lacking liquid capital, the creditor might also neglect its payments to its business partners or to the state, creating a VAT debt. In some cases, business owners have to take a loan to cover the new debt. The initial problem before the reform was not only the long payment periods (up to 270 days), but also the indifference in keeping the maximum payment terms stipulated in the contracts. The terms could be neglected or further extended without considering its unjustified financial harm to the other party. The new law is particularly important for cash-strapped small business owners in Croatia, who in most cases cannot protect their businesses with financial reserves to carry them through financially tough times. An example given by Nicholas leaves it open, however, whether he believes that legislating a maximum credit period of any number of days guarantees timely payments.

> The entrepreneur comes and delivers a good service. He gives the bill and says, "I am billing you for the service I have provided." Then the big distributor says, "I'll pay you in 180 days." The entrepreneur must pay the VAT to the tax administration in 30 days. He has to come up with the cash, but he is going to get money from the customer only after half a year. Half a year passes, and then the customer backs down: "Sorry, I don't have any money. Are you going to take some goods in exchange?" What are you supposed to do—sue this person? You can sue, but maybe in six or five or three years you get a paper from the court saying that you are right and you get some money from this company.

As Nicholas points out, small businesses are particularly affected by delays in payments because they are financially more constrained and vulnerable to financial misconduct. This is the case anywhere in the world, not only in the transitional countries (OECD 1998). In Croatia, suing is always an option, but it is not ideal because it can take years, as Nicholas mentions. Entrepreneurs cannot afford to wait for the money to start rolling in again. Besides, in many cases, the small businesses are dependent on the bigger companies and would have to comply with their policies. Nicholas thinks that the aggressive style adopted by Minister Linić in monitoring and controlling the payments is a sign of going in the right direction because better—and more importantly, "tougher"—control is needed. This does not apply only to companies, but also to the courts and the enforcement of the law.

The courts are an issue that brings forth frustration and irritation in Nicholas's talk. He says that a lack of general accountability of the courts and public administration has eroded public trust toward legal institutions. It seems, then, that even though he considers Croats fairly tolerant toward changes in their environment, he thinks they must have some limits to their composure. Nicholas knows this from his personal experience; anybody entering any kind of law battle should be advised to be patient. He has sued some of his relatives in the civil court because of undivided land that he and his family members inherited. Resolving the legal dispute started some six years ago, and continues today without resolution. Nicholas is anticipating another five years in court ahead. "This would be finished maybe in one year, [or] several months. But if it lasts for ten years, you can imagine…" Nicholas says that court cases "can last forever,"actually. What is most frustrating is the uncertainty of not knowing exactly how long it will take. He gives an example of a hypothetical situation where you issue a request for help for a problem. Nicholas points out that there is a law that defines the maximum time you are to wait to get serviced. If that is not being done, the person should be contacted to ask for an explanation for this type of "silent administration," as he calls it.

> You go there. They take your paper. After 180 days, they send you a letter saying that you need to provide six more papers. Then you wait five or more years, because you don't have a clear understanding how long this whole thing is going to last…Now the legal system is getting much better than what is used to be, but public administration is still slow and unresponsive. They look at you as a subject that needs to be handled administratively. They do not look at you as a person who is doing something for the economy. They don't look at you as a customer.

What Nicholas describes above is a bureaucratic unknown. In the midst of this frustrating process, resembling Nicholas's description, is a limbo or liminal stage with no sight of entering the next stage, any person would be tempted to consider other options. Entrepreneurs, especially, expect results and do not have much spare time to allocate for chasing papers or waiting around; they can start thinking of what is best for their business. "You may be very ethical" says Nicholas, "but at some point you might be tempted to offer money to someone." The usage of gifts and bribes is presented here as a proactive action taken by the business owners that intends to speed up time-consuming processes, and especially cut down the excessive "red tape" (cf. UNODC 2013a, 24–25; 2013b, 25). While recent public studies have contemplated the idea of outlawing the "grooming" of the civil servants (UNODC 2013a, 25; 2013b, 26), Nicholas does not condemn the entrepreneurs who wish someone would look at their problem and help them do something about

it. The acknowledgement of business owners as one initiating party in maintaining and fostering opportunities for corruption is presented here as an example of why the end justifies the means; with accountable bureaucracy, there would be no immoral behavior from the private sector's side. Currently, bribery is partly a forced activity in order to obtain services that would normally be provided without additional costs (UNODC 2013ab). It is, then, also more acceptable to morally judge the receiver of the bribe (culprit) than its giver (victim) given the circumstances and relations where the corrupting action is taking place.

Nicholas's stance regarding the staff in public administration is clear; anybody not conducting their state-paid job within the time frame or reaching the expected results should be fired. His views contrast with the literature about the general opinion among business; they still consider bribery and petty corruption as part of the regular interaction between business owners and public officials, keeping the number of official complaints calling for the accountability of public administration low (UNODC 2013ab). Nicholas states that in order to introduce transparency, efficiency, speedier service, and accountability, a full-scale public administration and management reform should be put in place. The full-blown reform is long overdue, and Nicholas feels that is has been postponed because of the fear of losing political power.

> If you disturb your voters, it is not good for your political career. So everyone says, "The next government will do a big reform of public administration."…It is very difficult for every government to say, "Now we are going to sit down, and you are going to do your job. If not, you are going to get fired. We have a big, comprehensive public administration reform." This is a lot of people. I think between 70 000 and 100 000 people are working for the state. When counting their families, it is a lot of votes.

Here, Nicholas remarks that bribery not only affects the public services provided to the customers, but also the public officials themselves; public administration is the largest employer in Croatia, and its associated job security and accompanying benefits are highly desired (UNODC 2011a, 4). In the literature, corruption is seen to weaken and undermine the credibility of policy- and decision-makers, hindering the implementation of large-scale structural reforms (EBRD 2011a, 37). Nicholas thinks that transferring the duty to the next government and implementing only incremental, small-scale changes have a negative effect on entrepreneurial behavior. If the government and legislature "meddle a bit here and a little bit there," as he puts it, there is no real value for the entrepreneurs—quite the contrary, as demonstrated earlier. Nicholas sees that the only solution to force the government to take bigger leaps toward the reform, especially regarding the courts and

public administration, is through external pressure by the European Union. Unless things change, Nicholas fears, the state is spending all the money needed to feed the entrepreneurial sector, which forms "the healthier part of the economy." Nicholas describes the relationship between the state and the entrepreneurs as a form of exploitation by telling a Turkish story about Nasrudin Hodža.

> There are stories about Nasrudin Hodža, who is a joker, a silly person. He has a donkey, and he eats and teaches the donkey how to starve. For six days he feeds the donkey, but gives the donkey less and less food. On the 7th day the donkey is dead. He says, "Oh my God. I taught him how to live without food and as soon as he learned it, he died. He cheated me so much, because he could have worked for me without food." Many European states are doing something like that. They are sucking all kinds of funds from the entrepreneurs, and say, "You are smart. You know how to handle problems. Please vote for us." But at some point, the entrepreneurs are going to say, "I'm fed up. I am closing my company."

Nicholas speculates that in this type of situation, it is a wonder that anybody would choose entrepreneurship over unemployment. Since having a business is costly and entails taking a lot of risks, many entrepreneurial individuals prefer to trade illegally in the black market, where they could offer their products and services for their clients with prices three times lower. Moreover, they could garner additional financial support through unemployment benefits. This suggests that Nicholas is not promoting off-the-books business activities, but instead feels empathy toward the economic actors engaged in black market activities who feel compelled to escape from the seemingly unjust official institutional system of regulations and enforcement penalties that govern formal agents engaged in economic exchange. Besides the twisted relationship between the entrepreneurs and the state, the reputation of entrepreneurs from the perspective of the wider public is also somewhat distorted and damaged according to Nicholas. Public media regularly reports cases of immoral actions taken by some large companies and politicians. Such is the case with the former Prime Minister Ivo Sanander, whose reputation was severely tainted after his "primitive scheme," when he went to public companies with his bag asking them to fill it with euros. Later he was committed and confined to prison for large-scale embezzlement. Considering acts of dishonesty a common phenomenon and seeing stories in the newspapers, any entrepreneurial individual in Croatia can be faced with distrust from the public. "They will look at you as some kind of a person who wants to make a big profit and run," Nicholas says. Furthermore, it is unfortunate that young people are brought up hearing these stories, with "a wrong way of knowing entrepreneurship." There is a risk that some

young people might even be less interested in considering the moral background of the stories and will pursue a career in larger corporations that are more frequently under corruption scrutiny than the smaller ones.

> I do not care about the people [who want to work in large corporations]. They are not our target group. We are targeting to people who want to be productive. People can leave Croatia, but if you want to live here, you need to accept this situation.

6.2.4 Obtaining startup funding

Even though motivating the students in diverting their career plans could seem like an important issue worth exploring, Nicholas's attention is firmly focused on the external conditions in which entrepreneurial behavior can take place. When he said earlier that the main problem with the Course was related to the fact that participants treated it only as an exercise, he added later that there were other reasons for the low entrepreneurial activity after the Course. The main reason lies, in his opinion, in the lack of initial funding, or more importantly, in the collateral. This suggests that setting Course objectives for establishing companies would be an unrealistic expectation considering not only the motivational base of the participants or lack thereof, but more importantly their (in)abilities to provide the security pledged for the payment of their loan. This is an issue to which Nicholas returns several times.

Financing is far more prevalent in Nicholas's personal analysis of the situation than the various push-pull factors affecting business startup decisions at the individual level. His view is that individuals who have an initial interest to pursue an entrepreneurial career, whether necessity- or opportunity-based, are ultimately faced with a situation where they feel compelled to give up due to the lack of collateral. However, despite the economic conditions, there still remain numerous funding options to raise capital for a startup. Nicholas lists different options for someone who is serious about starting a business. Firstly, they would try to turn to their families for the initial financial push. In Nicholas's experience, this is not possible for everyone, even though it is at least a more realistic option in families with a tradition and experience in private business activities as a means to provide a livelihood, referring to antecedent influences in establishing a company found strong in transitional countries (Estrin et al. 2008; Smallbone and Welter 2001a). Secondly, one could try to approach commercial banks, but that would be a lost cause in most cases due to the lack of collateral. Thirdly, and lastly, one could turn to the previously mentioned state institutions, such as the Bank or HAMAG, which

are not lending agencies but guarantors for the loan that can be obtained from commercial banks. Nicholas underlines that state institutions are the only noteworthy option for startups because they can provide guarantees for small companies. At the national level, other options available for startups would be the Ministry of Entrepreneurship and Crafts and the Ministry of Regional Development. There are also separate financing programs run in each county, and opportunities are available through various EU funding programs. The situation as Nicholas sees it, however, is "complex," implying that these seemingly multiple options are narrowed down to even fewer in practice. Namely, the presence of several potential sources of funding are sizable only to those who are aware of them and have the capacity to exploit them. Access to state guarantees can take a few months. Also, much of the funds have already been distributed to restructure larger companies such as shipyards, whereas Nicholas would prefer them to be distributed to smaller companies with the potential to develop smart technologies. He thinks that the former guarantees did not do much good. With regards to supporting small business, "everything looks good on paper," he says. In reality, on the other hand, everything is much more complicated for the small business owners and startups who do not have the same resources as the established, larger companies have.

> Entrepreneurs get trapped in the labyrinth of laws and regulations. They have papers to fill in and a lot of offices to visit…Big companies have lawyers and a legal department. They know how to deal with the government and how to get subsidies. At the end, they get a larger share of all these funds because they have time and resources.

Nicholas explains here the practical implications of economies of scale, where the scale of company size decreases the average unit costs, making it affordable for large companies to use expert help. Through exploitation of external assistance, they are also able to gain bigger financial shares in available funding. For small business owners and startups, on the other hand, Nicholas suggests turning to the Bank office, such as the one located at the university. There, the help seeker would be able to talk with somebody who is committed, like Maria or a few other people Nicholas knows from different parts in Croatia. It seems that entrepreneurs have to know with whom and with which organization they are dealing in order to get proper service.

> They often go out of their usual way and do much more than they are paid for. They will help you a lot. If you come to some other institution, you will find a lot of red paper. You really have to fight; you have to come six times or bring ten different papers.

In addition to the excessive red tape, forms and procedures required to gain bureaucratic approval for business operations and lack of common knowledge of the different public sources for financial support are diminishing the opportunities for the potential startups to act. One of the most promising services built by the government for business startups, Nicholas says, is the HITROREZ program (hitro.hr). *Hitro*, meaning "quickly," is a service point created to enable entrepreneurs and citizens to access public administration information and services quicker and through one access point. The initiative was launched by Prime Minister Sanader's government, which proves to Nicholas that every cloud has a silver lining. Notwithstanding the frauds and illegalities conducted by the Minister, Nicholas thinks the service deserves more attention than it is currently getting. It would have at least helped the entrepreneurs locate the most suitable services, and more importantly, it would ease the access startup financing. One challenge of this promising service is the fact that it is still tied to the old administration, because "very often, public administration answers to no one but themselves," he adds.

One option would be to engage a financial professional to assist in evaluating the myriad of available funding options and finding the solution that best suits the business in order to streamline the process. Instead, many receive their advice informally from the university. Nicholas says that resources are also used at the university to help individuals locate suitable organizations and contacts with whom to continue discussions about the early stage of funding. However, Nicholas is not able to help them all, especially with issues related to accessing EU funds. He gives a hypothetical example of a team of two students from the Course who have a potential business idea and who want to develop it further with the help of EU funds. They could ask for advice from the university, which by now already has some experience preparing EU proposals and managing EU projects. Nicholas, together with Maria, could try to help the team, but that would prove hopeless in the end; two persons, however competent, would not constitute enough capacity to complete an application or build a credible project without a proper partnership structure. Also, he and his colleagues would not have enough time to assist in such a deep level of acquisition of any kind funding.

> This would need for two of us to actually drop most of our current obligations and just focus on entrepreneurial education. Unfortunately, our faculty is paid by the Ministry of Education to deliver regular degree education. In the Bank, they need to do their regular work with the entrepreneurs, who are looking for credits and different kinds of financial support. It is a little bit difficult to say, "We are not doing our regular job. We are just switching to this." Right now the students would need to find some other partners who would be able to support them.

No matter how much Nicholas would like to support entrepreneurship development, holistically it is not possible. He currently has approximately 300 teaching hours. Each new development activity would be an add-on to that work load, which he is not prepared for or able to take on.

6.2.5 Competition prizes as seed funding

Since key issues in obtaining startup funding seem to be based on accessing information about the funding and meeting the Bank (or any other loan provider) criteria in order to get it, it is not surprising that Nicholas proposes EU funds as one potential source, despite the fact that obtaining it is difficult unless the applicant has large networks and skills and competences in that area. The greater appeal of EU funds compared to borrowed money often lies in the delivery of non-repayable grants, which have been identified as a lucrative source for startup funding and business development support; this is mentioned in all of the other interviews in this study (see Maurice, Chapter 6.1.4; Darlene, Chapter 6.3.4; Brett, Chapter 6.4.6). Nicholas does not discuss this issue directly, but brings forth the issue of alternative non-repayable funding given to the best business ideas through small "awards" and "prizes" worth a few hundred euros, which he calls "seed capital." The concept "seed capital" is more commonly used in connection with initial investment made by an institutional investor to the company; it enables conducting preliminary operations before generating any cash flow. In the case of Croatia, as established earlier by Nicholas, the initial investment usually comes from the pockets of the entrepreneur or from their family (Anderson et al. 2005; Gibb 1993a), and can be rather modest in terms of its size. Nicholas uses the concept in a connection that suggests that even this small amount should be taken seriously, as it has the potential to make a difference in whether somebody starts a business or not.

The importance of the small initial support also becomes apparent when Nicholas discusses two companies that came very close to incubating as a result of the Course. The first startup was involved in manufacturing furniture, but business preparations and negotiations were stalled due to an unfortunate accident, where the factory of their potential business partner burnt down. The other case involved a distributor of Croatian souvenirs and original products. When comparing these two potential startups, Nicholas considers the second case more viable; not only did it not come to a sudden stop, but it also had opportunities to advance more quickly with a smaller initial capital than the manufacturing business. It can be assumed based on Nicholas's accounts that the importance of the "access" angle provided through direct seed money has the benefit of excluding loan providers

from the dealings, which potentially enables faster and easier access to economic activities. Rounding up such prizes is a challenge in the current economic situation, however. When government funds are drained, programs to support active employment opportunities for young people starting a business are also on shaky financial grounds. This makes Nicholas doubt what can be achieved through higher education alone.

> We can give the students reliance and some beautiful knowledge and motivation. We can try—with donations from a bank or from somewhere else—to give them a small amount of money, and they can learn about different state programs and other programs which are available. The system itself is here to support them—but can't really help. It's a bit unreasonable that one faculty is going to work on this instead of the whole system to support the entrepreneurship practice.

The seed money collected by Nicholas is not enough to compensate for the holes in the other support systems. A hint of frustration and hesitation can be found when Nicholas concludes that "it is always good to do education and awareness and so on, but it would be nice to have support."

6.2.6 Summary and discussion

A large part of Nicholas's narrative is dedicated to describing and detailing some of the institutional deficiencies. In addition to startup funding, much attention is given particularly to the judiciary system and rule of law that are identified as long-standing weak points for Croatia. Thus, instead of discussing the hands-on work at the Course, the narrative is distinctly more focused on the externalities, where the state can influence small business sector development through legislation and costs that are bestowed upon on companies of different sizes. In many parts, Nicholas's views comply with what is already known in the literature. Being a professor in management at the faculty of economics, Nicholas could undoubtedly back up his narrative by resorting to the existing academic literature. Instead, he supports many claims by also providing examples based on his personal experiences or sources of frustrations he has identified among small businesses. For example, Nicholas's personal experiences of the family case in the civil court that has dragged on for years has made him doubt and resent public administration and form a view on how to handle legal matters in general. It is interpreted here that to speak of one's own experience is to have a type of informed view of the subject matter in hand.

Among the most important points Nicholas makes in his account is that institutions in place should be trustworthy and reasonably stable so that both individuals

and organizations such as businesses can expect to know the rules and codes of conduct (cf. Baumol et al. 2007). Weaknesses in the implementation and enforcement of laws relevant for private businesses (such as bankruptcy laws and defining the cost of failure) are also pointed out in his narratives as a critical impediment for private businesses (cf. Cornelli et al. 1998; OECD 1998). As seen through the examples Nicholas gives in his narrative, an overly complicated justice system and frequent changes in the legislation can create an extra financial burden, especially for small companies. Ambiguity of the laws may also leave room for varying interpretations of implementing them by local officials, who can be tempted to accept bribes from entrepreneurs, who want to expedite the processes (Smallbone and Welter 2001b, 2012). This is very harshly condemned by Nicholas. He also implies that the share and functioning of productive entrepreneurs can be enabled by minimizing the impediments or regulatory requirements of new firm creation. Thus, it is unrealistic to assume that individuals would invest their time and effort in entrepreneurship if it turns out to be an exercise that is beset with barriers and roadblocks of different kinds (cf. Baumol et al. 2007). In his telling, Nicholas also brings forth his views on the "dos and don'ts" of which organizations to address and which individuals to talk with. This suggests that in practice, not all services are suitable or accessible for small companies and startups that have little resources for overcoming the initial phase struggles. This way he also talks about particularized trust in named individuals to overcome the loss of generalized trust in institutions.

There is a distinct duality in Nicholas's narrative; it includes several examples and expressions of high tolerance (by Nicholas and among Croats in general as characterized by Nicholas) and, on the other hand, objection and disagreement toward institutional shortcomings. For example, Nicholas presents the volatility and unpredictability of the institutional environment as something that is taken for granted and something one must accept and adapt to, but on the other hand he condemns it through harsh criticism and suggests drastic changes in order to make it more manageable for the entrepreneurs. The same dual position is also seen in his views of politicians. While he condemns corruption and disagrees with the individual choices made by some politicians to accept and ask for bribes, he is not entirely soured on the political elite. Instead, he gives credit to the political decisions that have led to the establishment of new laws and supporting structures that create drastic and large-scale changes in the legal frame as administration. He also thinks that his view on the former Prime Minister Ivo Sanader, committed and sentenced to jail for 10 years for large-scale embezzlement, is more tolerant than that of the larger audience. There is a moral in this tale: "There is nothing so bad that it is not good for something."

Nicholas's focus on the external reasons for business startups is seen in his emphasis on the initial funding as he mentions the lack of financing, more specifically

collateral, as the main reason for the low number of startup entrepreneurs in Croatia. In the literature, lack of external funding and access to it are mentioned among the biggest barriers to entrepreneurship in general (Fielden et al. 2000 in Pickernell et al. 2013, 362), particularly in the transitional context (Aidis 2003; Bartlett and Bukvić 2001; Chilosi 2001; Hashi 2001; Klapper et al. 2002; OECD 1998; Pissarides 1999; Puffer and McCarthy 2001). Insufficient capital was still a defining factor in half of the cases in transitional countries in 2011, where efforts to establish a business failed. In Croatia, it was the main reason, cited in nearly 40 percent of all cases (EBRD 2011b). In the narrative, Nicholas also identifies a "capital literacy" gap about business startup financing. Aspiring entrepreneurs have different levels of experience with and perceptions about access to capital. Also, even with knowledge of the availability of various funding sources, aspiring entrepreneurs are not able to secure the funding because they lack collateral. Nicholas's views on the importance of funding largely reflect the "finance first approach" in the literature (Aidis 2005, 16); according to the GEM study (2007), getting financing was the biggest obstacle among graduate startups globally (in Pickernell et al. 2013, 362). The Life in Transition Survey from 2011 also noted especially in transitional countries that while education is linked with a higher probability in setting up a business, it does not accrue more entrepreneurial success; the most important drivers of entrepreneurship are, in fact, access to credit and financial sector development (EBRD 2011b). To overcome these challenges in Nicholas's narrative, the role of key partners in the financial sector comes in handy. Co-operation with the key partners is presented in the narrative as a smooth, everyday activity that has become a permanent part of the faculty work.

Considering the rationale of the Course and the examples given by Nicholas, one gets the impression that the emphasis is put on the Course in the importance of preparing a business plan that is accepted by external stakeholders, particularly financial stakeholders. Business plans are prepared in this Course to influence favorable decisions related to seeking financial assistance, mainly from lenders in order to gain the initial startup funding. Furthermore, imitating situations close to real-life processes is an exercise in convincing the bank representatives of the credibility of an idea worth investing their money in. This is highlighted by the fact that the main teacher in the Course is a bank representative. Thus, in the examples Nicholas puts forward, the focus is on loan qualifications as opposed to the ability or readiness of the potential startups to function business-wise in order to repay the loans. In fact, the so-called traditional entrepreneurial skills—creativity, innovativeness, practical skills in running a business, and so forth—are not mentioned or discussed in much detail in this connection. This contrasts with the ideas presented by Maurice (see Chapters 6.1.4–6.1.5) Therefore, Nicholas is more focused on the externalities and push factors of becoming an entrepreneur. Entrepreneurship is presented in this frame as a transferable skill, and the Course, although built

to enhance entrepreneurship in particular, can enhance the general employability of the participants by developing some other transferable skills, including planning and assembling one bigger piece of work, which requires the comprehension of several topical areas, budgeting and doing financial calculations, producing written material, negotiation and verbal communication, oral presentations, language skills, and so forth.

6.3 Darlene from the Entrepreneurship Center

6.3.1 Bringing the focus on EU project development

Darlene is director of an entrepreneurship center (later Center) at a medium-sized university city in the eastern part of Croatia. She was the first person I interviewed for my study, which automatically makes her a special case in my books. This is not only a sentimental statement. The first "case" carries a lot of expectations and anticipation that an open interviewing approach like the one in this study brings about; it entails constant monitoring of the progress of the interview and accruing data to determine whether "there is anything there" in the interview to begin with. I had quite a lot of background information on Darlene and the Center because we had met each other a few times before in connection with an international development project at the university city. There was also plenty of material available about the Center, such as website information, social media articles, and some academic articles telling about the launch of the Center and its importance in regional development. My previous connection with Darlene made her a good candidate for a pilot interview; she was easily approachable and no introductions were needed to build the connection and organize the interview.

I met Darlene twice in person; the first time was in summer 2012 and the second time was two years later in 2014, when I came rattling in with my crutches after having injured myself on the streets of the university city. In the first interview, after I had asked her to talk about her work (with basically no introduction other than having an interest to understand more of her work), Darlene started to tell me about her work, with a short background about the Center. Only a couple minutes into the interview, she mentioned how important it is for the Center to avoid getting involved in politics. From there, she continued giving examples of the different client types the Center serves on a daily basis. As most of the operations at the Center are funded by EU support, Darlene returned many times to discuss the implications of relying on project-based funding. EU grants were important not only for the Center, but also for its clientele; many entrepreneurs perceived EU grants as "free money," but their capabilities in utilizing the funding opportunities were

limited. To aid their clients, the Center had started to offer training in EU project management and preparation.

My initial thoughts after the first interview were mixed because this was the very first moment I collected any data for this research. I put the interview aside and returned to it more than a year later to decide whether a rerun was necessary. I mentioned earlier (Chapter 4.2.5) that one reason to use two interview rounds was to try to (maybe because of naïveté?) eliminate any possible effects of study participants' concerns of the selected approach in the production of the data. In my experience, the open interviewing had been an unwelcome distraction for some of the study participants. Considering this as one criteria, to be frank, the first interview with Darlene could have stood alone without the second interview round; it lacked much of the "unnecessary" introductions, confusion, or awkwardness that was present in the first-round interviews with the other study participants. However, the second reason to use two interview rounds was to focus on the reconstructions of particular topical areas in depth; while the first allowed the emergence of salient issues, the second round was considered as necessary as with any other study participant. Since the issues of EU project activities were emphasized in Darlene's first interview, I decided to take another round and ask Darlene to tell me more about that.

There are some distinct differences in the data produced between Darlene and the other study participants. While the decision to combine two separate interviews into one reconstructed narrative was easy with the narratives of Maurice, Nicholas, and Brett because of the high congruence between their first and second interviews, Darlene's interviews have more diverse content to some degree, which could cause concern for the reconstruction. This is mainly because of the differences in the temporal orientation of the narrators; Darlene's focus is very firmly on the present moment and the significance of the events currently taking place (ongoing EU-funded projects), whereas the other study participants introduce less new issues in their second interviews, focusing on either recollecting events in the more distant past (Maurice) or telling about issues where the passing of time has not brought up the need to introduce radically new issues or interpretations of entrepreneurship development practice (Nicholas and Brett). The differences in Darlene's interviews are most visibly seen in the "numbers." For example, at the time of the first interview in 2012, the Center had prepared some 20 EU proposals and was running two projects. A few years later, in 2014, the Center had more employees, and they were running six EU-funded projects and two projects supported by the Ministry of Entrepreneurship and Crafts. Also, the total amount of people coming to the Center for advice had increased; in 2012 there were approximately 250 people, whereas in 2014 the figures had doubled to between 500 and 600. Another point is that the increase in the number of funded projects had brought also an attitudinal shift in the narrative; in 2012 Darlene was more pessimistic toward the

future and underlined the urgency of fund acquisitions, whereas two years later she was more content with the growth of the Center in terms of turnover, staff, and clientele. These differences have practical consequences in building the reconstruction, namely which temporal space or figures to focus on. It is to be noted here, that while some issues have changed or progressed, there are no contradictions per se between the first and second round of interviews regarding critical issues introduced in the narratives. This is also the case with all other interviews in this report, which allow the reconstructions to be created. (With any contradictions arising, this report and its discussion would have self-evidently been constructed differently.)

Notwithstanding the differences between the two separate interviews, I claim that there are also a number of similarities that allow a reconstruction to be created. Firstly, the focus in both interviews is on the reliance of EU funding. The main lines of the activities have stayed the same between the first and second interviews, and the types of projects mentioned are similar, although their number varies. Secondly, it is notable that Darlene repeats all the key figures—projects applications, funded projects, staff headcount, and customer traffic—constantly and throughout both interviews. This "numbers game" is interpreted here as a strategy Darlene uses to substantiate claims made regarding entrepreneurship development (see more in the Summary and Discussion, Chapter 6.3.5). I claim that it would not matter which interview to use as the "base" interview because both follow similar argumentative structures. Darlene's personal "theory" or frame of interpretation does not change; from her subjective view, everything is to be evaluated based on quantifiable outputs—if the results are not good, she is unhappy (2012), and if the results are good, she is happy (2014). Here, however, I have decided that the first interview "leads" the way (i.e., introduces the topic and is the official start for the reconstructed narratives), and the second interview is used only to support some of the claims made in the first interview. Therefore, the differences between slight despair and hopefulness for the future are not visible for the reader in the reconstructed narrative. Despite this conscious omission, though, it might be comforting for the reader to know that at this point, the future looks much more promising for the Center than what is presented in the reconstructed narrative.

The reconstructed narrative consists of four chapters. The first chapter discusses the historical roots of the Center and introduces the issue of turning unemployment to self-employment. The following chapter discusses consultancy, a theme that is also referred to in the next reconstructed narrative by Brett (Chapter 6.4.5). The third chapter discusses EU project training more in depth, which is the core service at the Center. The reconstructed narrative ends with a summary and discussion.

6.3.2 From unemployment to self-employment

Darlene suggests that she starts to tell about the work at the Center from the beginning, at a time when she was not yet employed at there. The Center was established in 1997 as an NGO. During the first 10 years, until 2006, the Center was funded by the Soros Foundation, which provided financial support for the private business sector development in the post-transitional countries in Europe. During those years, external funding provided the Center with freedom to act and enabled the creation of new educational programs offered for small business owners, startups, and potential entrepreneurs. After the trusted funding source was depleted, the Center became dependent on national public funding. New projects were created and offered to be subsidized by the city, the county, and the ministries. Later, the focus turned to the European funds that provided a new source for grant-based funding. From there on, most of the projects created and managed by the Center were to be European projects. Darlene stepped in to steer the way at the Center, when the increase in the interest in European funds was evident. Still today, a majority of the activities at the Center are centered on EU-related issues. There is one clear reason why EU-funded projects are preferred over projects funded by the other public sources. Although the city and county have both continued to be important clients and stakeholders in the entrepreneurship and business development projects, Darlene feels strongly that the co-operation with them should be kept to a minimum; when politics are involved, there is a reason to avoid co-operation.

As Darlene continues to explain the current situation at the Center, many complexities related to the relationship between entrepreneurship and employment surface. In Croatia, like in many transitional countries, entrepreneurship development strategies have been integrated with national growth, employment, and poverty reduction schemes (OECD 2004ab). In the Center, the clientele is rather broad, including both employed and unemployed people, many of which are long-term and unemployed. Of 1500 unemployed people in the county in the previous year, approximately 250 people came in to the Center asking for help. Some of them were also students. The Center has been trying to help these people in any way possible to find opportunities for employment. Some of them are seeking jobs in existing companies and others are exploring opportunities for starting their own business. Among the different possibilities for help, Darlene thinks the best results can be achieved through consultancy and mentoring. Both are methods where the staff at the Center are interacting one-on-one with their clients.

In her narrative, Darlene gives a variety of examples of successful mentorship relations and their outcomes. One example was a group of 80 unemployed women, who were offered a two-month startup training at the Center that concluded in the preparation of a business plan. As a result of the training, half the women were

interested in the production of souvenirs and the other half in greenhouse cultivation. Twelve of the women went on to start their businesses and have since returned to the Center several times asking for help. Darlene says that these women "are not common if they make the decisions themselves," suggesting that women do not make the decisions alone or that there are external parties involved when in such a situation one decides to start a company. She goes on to explain the different reasons the women return to the Center.

> They always want to come here and check whether everything they have to decide is okay or not and what we think about it. They come weekly to ask for help. We saw that mentoring is very important for them because they are long-term unemployed and rather unsure in everything they do. They just need somebody to lean on.

Darlene recognizes the need for entrepreneurs to inculcate an attitude of self-reliance. The same problem is related to all startups, or "beginners," who need help and guidance at first. Beginners need not only support to gain confidence, but also technical assistance in orienteering between different public administration offices as needed in order to open their business. Due to the lack of a centralized service for businesses, individuals have to visit several public offices in order to start their crafts or limited company. Since it is a "huge bureaucracy system," they would have to "open between 10 and 20 doors." Instead, many of them prefer to visit the Center, where everything is more casual and the approach is highly pragmatic.

> [We say:] "You have to go there after that." And we help them, and they have confidence. We work with the principle of "no wrong doors." We check everything for them and help them that way to start their business. But if they go to the county, to the city, and try to get a license, the people there are not very open toward them. That is the problem. We do not have a very open entrepreneurial environment, and that is the problem.

As Darlene says, the Center provides the aspiring entrepreneurs with a consistent point of contact and a place where they are able to engage with someone who knows their agenda and problems. Here, the clients are receptive when one speaks the "language" they understand. In the entrepreneurship literature, the "no-wrong-doors" principle refers to a system that allows the clients to enter entrepreneurship services through different agencies and then routes them to the program or organization that best meets their needs. This notion is embedded in a systemic view of entrepreneurship development structure and suggests that while different service providers would specialize in serving different facets of entrepreneurship,

all service providers would have a similar knowledge base that enables assessing the clients' needs and processing them through appropriate service providers (Edgcomb et al. 2008). Such a principle in practice would mean operating and consolidating a complex grid of policies, rules, and regulations into more manageable forms that unfortunately are currently preventing the ease and sensible sharing of information. Furthermore, while it usually means utilization of consolidated data and coordinated sources of information, in Darlene's telling it is interpreted to be more of a reactive service. Thus, it is viewed as more of a service point of view than as a data processing routine. The doors of the Center are open to all unemployed people.

> We have, for example, one young tailor who came here. We have in our county—on a Croatian employment services registry—about 200 unemployed tailors. She came and said, "I would like to make gymnastics costumes." We searched how many gymnastics clubs we have in Croatia. Then what is very close to gymnastics costumes? Dancing costumes. Then we searched how many dance clubs we have in our county and in the whole of Croatia. Then we could see what the potential market is if she starts selling them online.

Anybody can walk through the doors of the Center and ask for help to turn a hobby into a crafts or limited company. Darlene and her colleagues give them advice on how to start a business and usually help them in honing their business idea. This could include asking basic business questions: potential customers, selling and manufacturing prices, and anything to help them to get started. Usually the one-on-one help takes a few hours. In some cases, the team at the Center would work on one idea a bit longer and search for online information about companies in the same industry to estimate the potential competition.

6.3.3 Free services and the challenge of consultancy

A number of examples in Darlene's telling signal confidence in the usefulness of mentoring unemployed people in the region. Raising the competence level of small business owners is, on the other hand, a totally different issue nowadays. When it had financial freedom, the Center advertised itself as an education center for business owners. Unfortunately, not much of the old times are left in their agenda today, as both the funding source and clientele have gone through changes. In fact, the number of classical business training and education services has decreased considerably since the inception of the Center.

> We have a general problem because all financial support is related to marginalized or unemployed people. I think we can help the unemployed successfully, but we do not raise the competences in the businesses because our entrepreneurs don't have time for education. If they work with consultants, they don't understand that this is a process. They would like to see the results in a very short time.

Darlene says that entrepreneurs and business owners do not "accept" consultancy. She has experienced first-hand how difficult and time consuming it can be to try and sell a service to a business owners who are not accustomed to using external business development services. Darlene recalls one recent experience that took place in Istria, a peninsula by the Adriatic Sea, where Darlene had traveled to consult a business owner in connection with an EU project. The consultancy lasted for eight days, during which time Darlene did her best to convince the entrepreneur that her advice would be worthwhile. Her assignment was to help the entrepreneur identify new markets and contact potential customers. After three days' work, some results started to emerge; the entrepreneur indicated to Darlene that he would be interested in buying her services also after the EU project. When he asked about the price of the service, Darlene was not able to give him a straight answer. Instead, she asked how much he would be willing to pay for a 6- to 12-month service that would promise to increase his sales by 50 percent. However, this was only if he would do as she advised. Thus, if he would follow her advice, guaranteed success would follow. The entrepreneur replied that he has some friends who would be interested in this type of service, but he himself is not yet able to say how much he would pay for such a service. He concluded that after the consultancy he would be willing to pay around 5000 euros, but a few days before he would not have paid anything. Although the case in Istria lasted for several days, Darlene believes that it usually takes between 10 to 15 hours per client before the client is convinced that consultancy would add value to their business. Business owners first need to understand what they can expect to get from the consultant. They also need to trust the consultant before handing over their business information and documentation for consultation. Because the consultancy industry is underdeveloped in Croatia, Darlene thinks that building trust is very much related to who the consultant is and what background he or she has. She has some experience in sales because before coming to the Center, she worked in sales for seven companies. In her own reasoning, this makes her competent to offer advice on such issues for business owners and entrepreneurs.

Darlene's very detailed accounts of her different encounters work against previous notions of the birth of changing the needs of the market in port-transitional countries. While in the early 2000s many institutional development efforts were still based on the assumed increase in the demand of management consultancy and

training (see e.g., Hull 2000), Darlene's narrative demonstrates that there has been no visible shift from one-on-one counseling to fee-based services. In her narrative, Darlene digs deeper and discusses why some business owners are not interested in the fee-based services. She says that when the majority of other services (mainly targeted at startups) are free, there is little willingness from the entrepreneurs and company owners to pay for any other services. Darlene emphasizes that even though it is very unfortunate that there are very little, if any, paying customers, the startup consultancy and other support services must be offered free of charge in order to keep them accessible for the target group. It is guaranteed that when a free-of-charge seminar is organized, the room will be full. Naturally, the other side of the coin is that no revenue streams can be created through offering educational seminars. The lack of paying customers has forced Darlene to re-evaluate some of the earlier offered programs. Some of them have been cut in order to secure the financial sustainability of the Center. For example, in the past, the Center used to run a variety of educational programs jointly with the city university.

> I have cut the services that nobody was willing to pay for. When I came here, we had four people at the Center. However, since 2007 we have not had any donations. You have to think of the staff. They have to be educated and skilled to offer the entrepreneurs something they really need and are willing to pay for. And that's it. I changed the offering a little bit, because nobody will work here for free. You have to pay their salary, the bills, et cetera. So you have to offer to the market what the market will pay for.

Many of the programs that were cut off were educational programs offered for high school and university students. The idea to develop and run such programs had initially come from the university professor. Although Darlene agrees on the importance of running startup programs for the youth, she cannot get past the financial realities that, in the end, dictate the order of priorities at the Center.

6.3.4 From local problems to EU projects

In ideal situations, Darlene thinks the best way to offer educational support for existing companies would be to organize in-house executive seminars or trainings lasting three to five days. This length would be ideal—any longer would be not interesting to entrepreneurs, who have little time to spare for education and training. Areas covered in the trainings and seminars would include, for example, presentation and communications skills, management, and HR. However, there is

a contrast in what Darlene iterates would be ideal and what entrepreneurs are actively seeking; most entrepreneurs and company owners who reach out to Darlene and the Center are, in fact, mainly interested in different ways to access EU funds.

> They are ready to pay if we prepare them project proposals based on what they need. However, usually they would like to buy some machines, and we advise them that buying machines is not a project, but just one activity. For example, we had about ten entrepreneurs with whom we held meetings. Eventually, we developed a project proposal for only one of them because it was okay. All the others didn't understand; they don't know the difference between activities and projects.

Darlene estimates that approximately 95 percent of entrepreneurs coming to the Center share similar problems related to increasing their sales. In many cases, mentoring the business owners can be difficult due to the low capacity or resources at the small companies. Another option is to try to identify a suitable EU funding program and to write a one-page draft of an idea that can be pursued later, when a financing opportunity arises. The paper summarizes the essentials; the service and product, the target group, planned project activities, and the basis of the project idea. Since the knowledge and skills for preparing the project proposals is of essence, the Center has started to offer training on project cycle management (PCM). In fact, currently, most of the education provided at the Center is on developing a project idea and writing a project proposal. After the training, the participants are mentored and supported to take their learning into practice and to prepare project proposals. Although business owners show an increasing interest toward the EU funds and grants, the training offered at the Center is mostly useful for individuals looking for opportunities to employ themselves. For example, there are approximately 20 different NGOs that have approached the Center asking for help in writing proposals. Although it is not very common to prepare proposals for other NGOs, Darlene is willing to link the newly trained people to other organizations if it means that possibilities in mutually benefitting project opportunities can be created.

The Center has both prepared and run a number of different types of projects since the opportunities for EU funding opened. One new project opportunity that seems particularly promising to Darlene is a project proposal that was created jointly with three young software companies. Companies had experienced sudden growth and needed advice on how to get fast access to a competent workforce in Croatia. Darlene contacted a manager at the Croatian Employment Services asking if they would be able to develop a program to educate between 20 and 30 people for the three companies. Unfortunately, they did not have the financial resources

to organize the training. Darlene went on to organize meetings with 20 software companies, and after interviewing them she discovered that they all shared the same problem in finding a skilled and trained workforce. To solve this problem, Darlene, together with the companies and the Croatian Employment Services, developed an EU project that could be used to fund an eight-month training organized by the companies for their potential employees. The Center would be the lead applicant developing the program, along with the companies that were partners in the project. Darlene estimated that as a result of the project, a minimum of 50 people would get education and employment. They could continue working as freelancers, start their own company, or be employed by the partner companies. Each and every one of these results would be "acceptable" to Darlene. Although the sound of this is very promising, it is dimmed by the fact that the local stakeholders let her down.

> I think our city or our county should understand the problem when we say what the problem is and when we suggest an idea to solve the problem. Now they think it is fancy and nice to be a partner in a project, but they are not strong enough to develop that kind of program themselves.

Darlene's description of the relationship between the Center and the city suggests some type of tension. On one hand, the relationship is very good, according to her. The manager of the Croatian Employment Services is very keen to work with the Center, and is willing to participate in every single EU project they are developing. The Center does not even have to ask for this separately; instead, they could send in all the paperwork directly to be signed without prior discussion. The The same goes with the county and the ministry, with which they have a "great cooperation." On the other hand, Darlene gives several examples of why it is not convenient for the Center to put a lot of effort in activities focused on community development, but that are offered for free. "They think that we do a great work, but they want our services for free," says Darlene, and she gives an example of a cultural community project that was planned.

> We have had in the last six months between 10 and 15 entrepreneurs who are involved in cultural activities. They are actors and musicians. I asked one manager in our city, "Why don't you make an incubator for culture?" He said, "What do you mean?" I said, "If you have a school or some unused and devastated building, maybe the city could do an EU project to rebuild it in order to help the entrepreneurs to perform there." He said, "Oh, that's a wonderful idea. Look, I have two buildings. Choose which you would like to have

> and make an EU project." Well, they accept you. They are happy when we come to the city and suggest something because they don't have ideas and they don't know how to develop ideas. I would like to do it, but somebody has to pay for it, because at least two persons from the Center would develop the project. But that's great reference. "But who will manage?" He said, "You will manage everything."

Based on Darlene's account, it is unclear whether she thinks the cultural incubator would make a good reference or if the manager offers it as an incentive for her to take up the deal. Either way, her final decision is left hanging in the air. What Darlene is actually describing here is a dilemma where a choice needs to be made between two options that are both equally unfavorable; either take up the project and dedicate time and money for developing it, or conversely, save up all the time for other activities but lose a good reference. Darlene continues to explain that the space the city offered to her was "huge," about 500 square meters. She thinks that their community provides a lot of potential for developing good project ideas, especially related to infrastructure development, which she would like to pursue. She also thinks there is a real need for that type of development. Working with the city and local administration is, however, a bit challenging because the city doesn't employ managers, only politicians. The problem is that a manager thinks differently than a politician. Darlene also feels that the Center goes on with very little support from the outside.

> Everything goes the way we plan in our projects. We achieve the results every time. We reach higher results than what we have planned. We don't have problems. I think that organizations like ours don't have any support. The support is so small. But I would raise it. I will always measure [success] with the results—how many persons fill out our survey, how many consultancy services are offered, and so forth. I would ask for these results. But you would have to give support for that kind of activities.

The continuing reliance on EU funding has brought some dark clouds over Darlene's head. She thinks it is not sustainable to rely solely on the EU projects, although currently they seem to be an area with a strong interest among their clients. To start creating another stream of revenue, the Center has tried to focus as much as possible on activities which their customers would potentially be willing to pay for. Another problem with projects is that they are not a suitable way to provide training for entrepreneurs.

> We have some education financed by the Ministry, but I think it is not enough in order to raise the competences of our entrepreneurs. It is a process, and it shouldn't be done through projects. When the project is over, I don't like to cut our services. I will never do that. It is too painful for the entrepreneurs or anybody. But you can't do it for free for a year.

The EU project development activities are a big part of the Center; during one calendar year, they have developed approximately 20 different project ideas. If several projects are awarded, the Center will hire more people to act as professional EU project coordinators or assistants. Many of them would be former clients who have taken part in their project writing courses or they are post-graduate students at the university. Both of these options are a good base for potential candidates because these people are highly educated individuals. Darlene says that working with companies in the project makes them more "visible." Companies cannot participate in the development of the applications because they do not have the needed skills for that. They are, however, very keen on getting the results of the projects. Darlene gives another concrete example to illustrate how visibility for helping the companies can take place.

> I had in the last six months three companies that are producing shoes. They have the same problem: they need a work force, but they are stealing the people from other companies. I said, "Can we develop a program and a practice for at least ten persons? You can employ them." They are very satisfied with the idea. Now I am waiting to see if we have any possibility to make an EU project of it because there is a possibility that at least five or six persons can be employed. That's the direct help: you help at least three entrepreneurs, at least three companies. If we make an EU project, they will be paid for the time they are learning or teaching.

According to Darlene, EU funding in this type of case is the only funding source for training a new workforce. She says, "Our city, or our county, or our ministry won't pay it—that's the problem," continuing that this type of support directly helps the entrepreneurs in question. Darlene has spent a lot of time preparing the proposals; at times, it has been at least 12 hours per day. Her days have been spent with whoever comes through the doors in need of help and advice, and in the evenings, she writes the proposals. It is, however, getting strenuous and Darlene is expecting some of the applications to come through soon. Darlene goes on to explain that there are costs in pursuing projects because EU money does not come for free. But, without the EU funding, "I don't know how to exist, really," she says.

6.3.5 Summary and discussion

In Darlene's narrative, there is an ideological tension between rhetoric on market-driven entrepreneurship development services and social goals and responsibilities of the Center in empowering the unemployed. As there is very little demand for fee-based business training and consulting among small businesses in Croatia (Heder and Ljubić 2013; see also Brett, Chapter 6.4.5) and the SEE countries (Pinto 2005), Darlene has prioritized activities that have the potential to keep the boat afloat. Without paying customers to generate income for the Center, most of the activities are funded by the EU. This provides opportunities to offer free-of-charge services for both cash-poor citizens and skeptical business owners. The Center is portrayed in the narrative as a clearing house of information relevant for many different target groups including unemployed, students, and individuals engaged in the business entity launch. For these types of organizations there is not necessarily a standard format; instead, the structure and recruitment of the staff is contingent upon the situation and the environment which the Center is serving (see e.g., Gibb and Manu 1990). While entrepreneurship education provision has suffered cuts since the first days of the Center's inception, the amount and interest toward training in EU project management and preparation has also increased among its clients. Darlene is proud of their achievements. This is also reflected in the extracts that communicate Darlene's confidence on the correlation between the support provided at the Center and the success of their clients. "We help them—they get confidence." This view is suggested throughout the narrative. In one point of the narrative, Darlene explicitly says that the Center not only always succeeds, but always surpasses expectations.

It seems, however, that the real point here is not the success per se, but the way it is achieved despite the different hindrances in the socio-economic environment, particularly in the dealings with the city. Structurally, Darlene's narrative has two different presentation levels of the work of entrepreneurship development; the neutral or positive everyday characteristics and aspects of the entrepreneurship development work that involves different steps and situations in serving the clients, and the demonizing incidents that highlight actions and achievements of the Center's staff that distinguish them (or her, particularly) from other stakeholders and partners, particularly the city and the county. These aspects are discussed through financial dependences that tie the Center to the local stakeholders and establish some of the normative foundations of the work. In daily interactions, the Center uses a one-to-one mentoring approach with potential clients. Darlene in particular demonstrates flexibility and idiosyncratic protocols when dealing with the entrepreneurs due to her background and understanding of business owners. Their workload is heavy, although it is unclear based on Darlene's telling what drives and shapes this development—the local demand or their supply at the Center—

based on the "no-wrong-doors" principle. It seems that the suggested principle is not only put in use as a best practice model, but it is also a necessity, as Darlene explains that people are coming to the Center after they have already received services in other places to which they originally should have been assigned. Darlene maintains that the resources available in the region are inadequate to match the scale of need and opportunities for entrepreneurial projects. This implies that only through regional cooperation can there be sufficient scale, resources, and expertise to enable individual communities to play their full role in entrepreneurship development.

Another important level in the narrative is how the Center demonstrates a greater level of inclusivity and sensitivity to different strata of the population compared with other support structures in the same area. Particularly the dynamics between the local public administration and the Center seem highly salient because Darlene introduces the reluctance to work with the city and municipality right off the bat (in the first sentences of the first interview, mind you). Co-operation is unfortunately unavoidable, because project activities focused on the economic recovery of the region and the needs voiced by their clients necessitate a functioning relationship between the Center and the City. The narrative implies that even more could be done if there were resources to grasp various opportunities. This seems to frustrate Darlene throughout the narrative. For example, she tells about how she tries to communicate her project ideas to important stakeholder organizations in the region. She recalls word-for-word discussions as a way to invite the listener to imagine the situation and convince him or her that it is real. Incidents are described with details to demonstrate the particular circumstances and difficulties of making a decision between grasping the opportunities only she sees (as suggested here) and, on the other hand, taking up all the extra work that comes with it. In the cultural incubator, Darlene does not provide an ending or a resolution. Because she leaves the "story" hanging, it can be assumed that the incident is told as an illustrative case of decisions she is frequently faced with.

Both Darlene and Brett (in the forthcoming chapter) seek to extract value by engaging in mutually beneficial transactions with the local municipality that would make use of their expertise together with the unexploited resources in the local community. However, when compared with the municipality, the Center's activities are more demand-driven and delivered in a business-like manner. The narrative points to the context of competing themes in personal agency and bureaucratic stagnation, producing both coherence and revealing differences (Gubrium and Holstein 1998). As director of the Center, Darlene is maintaining relationships with the municipality and town officials. The relationship is described as conflicting and Darlene's feelings as ambivalent; the Center is dependent on the municipality to partner with them in publicly funded entrepreneurship development pro-

jects, but Darlene does not see their relationship as fair. Trust is established between them, and from the municipality's perspective, the work of the Center is relevant and useful because it has agreed to sign all partner requests and project applications without a pre-check. However, the municipality seems to be lacking a frame that would facilitate mutual investment and benefit from entrepreneurship development measures. Darlene feels that the co-operation is one-sided because all the intellectual effort is done at the Center, and the municipality is clueless on various opportunities that lie in publicly funded projects. Brett, the bank manager, describes similar experiences in his town in the last narrative of this report (see Chapter 6.4.6).

Even though Darlene makes only a vague reference to the "huge bureaucratic system," she uses examples that attach negative connotations to the overall system, suggesting that it is inefficient and lacks financial and intellectual resources. In the reconstructed narrative, at least two different kinds of consequences of bureaucratic inefficiency can be traced. The first example is presented when Darlene tells about people arriving at the Center asking for help. What seems important is that the Center provides the aspiring entrepreneurs a consistent point of contact where they are able to engage with someone who knows their agenda and problems, whereas the municipality and the associated institutions (employment services or the business registration office) are portrayed as unresponsive and confusing. This is an example of an indirect effect of the bureaucratic inefficiency that pushes the clients toward the Center, which is an intermediary between the aspiring entrepreneurs and the public business entry and registration services. Another consequence is related to the functioning of the project partnerships. Public partners are portrayed as passive, taking actions that require very little effort, because "they don't have ideas and they don't know how to develop ideas." This suggests a lack of insight and understanding related to entrepreneurship development. Also, while the people Darlene is dealing with have corporate titles such as "manager," she asserts that they are actually nothing of the sort. Instead, she calls them "politicians" who do not have the needed business savvy or professionalism that is expected in this line of work. Thus, they may have modern labels, but old-fashioned and stagnated modes of behavior. While one might think that offering a "huge" area for community development could be a sign of meeting half way, in this context, it can also be an allegory of the vastness of the job Darlene is thinking of taking. Here, the listener gets the impression that Darlene is on the losing side in terms of fairness of the division of labor. This view is enhanced in parts of the narrative, where it is suggested that while local stakeholder organizations are eager to partner with the Center, they are not giving it the credit it deserves. Darlene also talks about how the input (financing) should correlate with the output (quantifiable indicators of entrepreneurial activities), and how she feels that the Center is un-

justly treated and left without financial resources. This implies that the other stakeholder organizations are not getting as much done as they are. It seems that the position they are in is not satisfying Darlene, and that she would like the listener to empathize and agree with her since all the factual evidence of their work and results is there to see.

Through the multiplicity of its tasks, Darlene demonstrates the Center's relevance and value to its clients through its related, precious recourses; it possesses both technical and market information (i.e., databases), but also holds capabilities and human capital that can be of use for the clients (i.e., project management skills and consultancy competences). This is highlighted when Darlene claims consequential legitimacy of the center (Suchman 1995) by referring to what has been accomplished there. In many parts, her narration also follows the language of professionalization that links the Center's activities to competence and authority (Scott 1991 in Suchman 1995). This is reflected on how the funder processes have become the norm and how they have had an impact on recruitment, staff qualifications, and the adoption of structural forms to run EU projects (cf. Hulme and Edwards 1997). Darlene also views potential project opportunities with the municipality based on how much they could contribute to Center profile development ("good reference" projects). Through equating entrepreneurship development as quantitative measurable activities and outputs, Darlene's talk reflects traditional financier or donor expectations. For example, throughout her telling, she refers to different performance indicators of their services, such as the scale of services (number of individuals, training hours, etc.), effectiveness (completion rates of trainings), and efficiency (costs per client in service hours/time). Data organization and presentation are emphasized, particularly when she discusses how the Center compares with the municipality and other stakeholders in the region in reaching more markets. Literature has noted that the tendency of NGOs to focus on numbers and material success is said to provide them with less opportunities to address the "increasingly complex, politicized, and unpredictable problems that characterize the societies they inhabit" (Edwards 2011b in Banks et al. 2015, 713). Here, it is interpreted that presenting these numbers is an effective way to communicate "success." While Darlene expresses the willingness of the Center to continue or absorb (and find ways to finance) functions that were started under its inception, it has been forced to alter its functions in order to ensure its financial sustainability. In this sense, the Center is a classic case among other business support centers that were established in transitional countries in hopes of providing (similarly to the West) support and business advice for business owners and startups in addition to potential entrepreneurs, including the unemployed. After the withdrawal of the international transfer agencies or other public support, the centers were expected to continue to thrive as the locus for small business development in their region, with

financial sustainability through the establishment of commercialization of the services provided at the centers (Bateman 2000ab; Čučković 2004; EC 2000b; see also Oughton 1997 in Woodward 2001, 277).[27] Catching the basic funding can distract such organizations from their client focus and attract a larger commercial client base in order to achieve the needed financial independence, shifting the focus from potential entrepreneurs to larger SMEs (EC 2000b; Woodward 2001) and creating an "identity problem" for the centers that fail in their principal mandate (King 2010, 233). In this case, sustainability has been achieved through other types of public funding, namely European projects; project-based funding is typical for NGOs (Banks et al. 2015). The European Union funds can also be seen here to provide an opportunity for the Center to (partly) free itself from these dependences (see also Woodward 2001). In the end, Darlene is not happy to rely solely on EU funding. She sees that the only option in the future is to start with charging fees for services in order to distance the Center from the dependence of public support and model the behavior of private companies (cf. Gibb and Manu 1990).

6.4 Brett from the Commercial Bank

6.4.1 Bringing the focus on informal counseling

My first encounter with Brett in 2012 was in a university city in the northeast of Croatia near the Serbian border, where I had my temporary post while on my field trip in Croatia. A university professor (Participant 1) in the same city had advised me to talk with Brett, who had participated in an entrepreneurship specialization program at the university. At the time of the interview, Brett worked as a manager in a commercial bank in a small city (later called Town) with some 26 000 inhabitants, located 70 kilometers from the university city. Since Brett came regularly to the university city to meet his clients and negotiate loans, it was agreed that he would come to meet me at the university instead of me traveling to meet him. Before the first interview, I did not have much background information about Brett except that he was responsible for six regional bank offices and 39 staff. I was aware that the Bank offered commercial services to citizens, small businesses, and entrepreneurs. They had regular deposit and treasury operations in addition to lending operations. They were also engaged in all available programs, state bodies, and institutions (such as CNB – Croatian National Bank; HBOR – Croatian Bank for

[27] Sustaining the delivery of business development services is not a problem faced only in transitional countries. The funding environment has also become more challenging in developing countries (see e.g., Forss and Schaumburg-Müller 2009), as well as in mature economies such as the USA, where service providers have to adopt several different types of revenue-generating strategies. (see e.g., Gomez and Edgcomb 2013)

Reconstruction and Development; HAMAG invest, EIF – European Investment Fund) offered to boost lending to corporates and small businesses through offering subsidized and lower interest rates, guarantee programs, longer grace and loan repayment periods, and programs to decrease the risk of commercial banks.

To stimulate the first interview with Brett, I told him with whom I had already spoken and explained briefly that I was interested in learning about his work. I had some preexisting knowledge about the various state lending programs and so-called soft loans because during the summer I had talked with two representatives of the HBOR bank (Participants 5 and 6) that provided guarantees for business owners for getting bank loans. The interview started with a general discussion about the basic services at the Bank and Brett's role there. Early on in the interview, I brought up the issue of loan requirements in order to evoke discussion about the dynamics between the Bank and its private sector clients, and to learn about his views on entrepreneurship in general. I mentioned "trust" and "trustworthiness" of the companies because I had learned based on the previous discussions in BHOR bank that the validation process for information provided in connection with loan negotiations was rather meticulous to avoid misleading information to be submitted by the entrepreneurs. Thus, my own assumption was that banks assume a very a suspicious and cautious stance toward their clients, which made it an interesting setting for me to examine entrepreneurship development. Brett took this on, but shifted the focus from the bank-client relationship into the intellectual capital of the companies he was dealing with in his work. His characterization of the private sector clients was critical and focused on the companies' lack of interest toward educating their staff and management with the latest information available on business economics, strategy, and management. Knowing that Brett had actively sought and acquired education for himself in the area of entrepreneurship, I was not surprised that he emphasized the role of formal education as a prerequisite for business survival and success. What was, on the other hand, slightly surprising was his personal choice to provide some additional help to local business owners that were lacking the knowledge he hoped they had when running their businesses. I interpreted this during the interview as one form of informal counseling, which contrasts with my personal experiences as a bank client in Finland, where I see retail bank officials more as salesmen than as counselors or financial advisers. I discovered that Brett's views were not far from mine when he started to talk about the difference between his and the mainstream approach, suggesting that other banks and bankers were lacking the more proactive customer-oriented approach that he had adopted.

> They are gentlemen in the Bank. They are just sitting and waiting that the client gives them everything. For the past two years, I have

> tried to change the relationships between the client and the banker, trying to make the banker help the client in his business. (Brett 2012)

It is interesting to note how some of the interviews conducted for this study are thematically overlapping, while on the other hand very separated in terms of how they discuss the same overall theme, entrepreneurship development. This is particularly the case with Brett and Nicholas, who both discuss financing and education, but very little of the critical issues they bring up overlap. Thus, they are talking about each other's fields from different positions and from a different personal experience base. When Nicholas talks about the business planning course, he brings up the issue of early-stage funding and the lack of collateral as critical points for entrepreneurial behavior, whereas Brett is opinionated with the issue of raising the general level of intellectual and knowledge capital among entrepreneurs in Croatia. Because of this, I decided to focus on the issue of education to see how it is made important and meaningful in his accounts of entrepreneurship development. Brett's thoughts on the need to pay closer attention to the knowledge base of the entrepreneurs and company owners had also raised some interesting questions regarding the dynamics between role-bound obligations and the limits of professional conduct by a person representing a financial institution. To find out more about his views regarding the underlying reasons for engaging in informal counseling, a second interview was conducted in 2014 to fill in some small gaps in the first interview.

Both interviews with Brett were a challenge because he was slightly insecure about his English skills, which made me also more aware of the language we were using. I kept the interview questions very simple, and for some time I felt that I was basically asking all the wrong questions, as I sometimes became distracted from keeping tabs on the language. At some point, I was very worried it might affect the quality of the data and the study. I still wanted to continue for mainly two reasons. The first reason, an admittedly more personal one, is related to the feeling that has been common in all the interviews, particularly with Brett; it is built based on the first impression you get from people you talk with. Brett struck me as an upright person, and somebody very dedicated to what he was doing. I also got a sense that there was much more he wanted to express, but it was lost either because of the language barrier or his self-criticism, which worked as preventive censorship during the interview. Another reason was the requirements posed for the study data. Brett's two interviews combined are somewhat shorter than other participants' in this study. There can be many reasons for this: the language barrier, Brett's communication style, or the simple fact that I did not probe further on issues that could have been followed through even more. Later while reading the transcripts, however, I concluded that the main lines for eliciting a narration had been very similar stylistically to other participants. Furthermore, the

shortness of this interview does not automatically diminish its value in this study, which is focused on individual experiences that are all expected to be somewhat different in terms of their breadth and scope. Based on this, I found the data suitable to be used in the study.

The reconstructed narrative consists of six subchapters and provides an overview of Brett's thoughts on what banking business essentials should be in terms of helping entrepreneurs succeed. He explains why he sees it necessary to find supplementary ways to raise the knowledge level of local entrepreneurs, who are the Bank customers in need of loans and financing for their companies. The reconstructed narrative starts with a chapter that is focused on describing Brett's basic tasks and responsibilities at the Bank, including his characterization of Croatian entrepreneurs, his clients. The following two chapters deal with the issue of the knowledge gap Brett has identified among entrepreneurs and business owners, and details the solutions Brett suggests in order to fill in this gap. Before the summary and discussion of the narrative, there are two chapters that present some other work Brett has done to help the local community, and his thoughts on the limitations of his work.

6.4.2 Localized knowledge, localized ties

The starting point for Brett's narrative dates back a few years to the time before the approaching global financial crisis. During his recent career, Brett had already moved between different positions and organizations every few years. Before starting as the Bank manager, he worked as a head of corporate banking in another bank for about six years, until it got "boring" to him. He resigned and shifted into a different industry, becoming CEO of a construction company. The decision to change employment again was made after only a year; he discovered that he did not share the same view of the company's future as the others there. He was open to new opportunities and decided to return to the banking business when he started to get inquiries from a few banks. After a little bit of consideration, Brett decided to start a new job at the Bank, which seemed to be a financially safe decision considering the lurking recession. The Bank Brett chose is the 11th biggest (out of 31 banks) in Croatia, making it the biggest among the small banks in the country. The initial appeal of the Bank for Brett was its small size and the level of flexibility and freedom it provided him in his job. Usually, commercial banks have formal procedures when dealing with their corporate clients. In Brett's Bank, this includes conducting an investigation of the companies' facilities and financial state, and generally ensuring that the paper work is in order before granting a loan to the business owner. However, for the role Brett was chosen, there is no official procedure on how to go about these tasks. To explain the very nature of his job, Brett

uses metaphoric figures of speech to borrow attributes and likenesses from prehistoric human behavior to the banking business.

> I think that there has to be hunters and farmers in the banking business. The hunter is a person who is trying to find a client and has the first contact with the client. After the client has showed interest toward the Bank, the hunter's task is to connect him with a farmer in the Bank. And I hunt. I am looking for the clients. I am talking with the owners and CEOs, et cetera. And my people at the Bank work in the farmer business.

The hunter-farmer model is known in business literature to increase sales by dividing the sales force into two distinctive groups: business developers and account base managers (Rackham 2011). By saying "And I hunt," Brett points to himself as the party responsible for creating new business for the bank. The usage of the metaphor not only gives an effect to his narration, but it also details different facets of his work to a listener not familiar with the model. "Hunting" involves two steps. First, Brett has to locate the client (i.e., target) using intelligence acquisition methods. The metaphorical *kill* in this allegory is to build a bank-client relationship and guide the client into the hands of the "farmers." The sense of thoroughly looking for the clients is present in the metaphor through his efforts in talking with company representatives and scouting around. It also implies looking for something that is difficult to find and requires intentional efforts from his side. "Farmers," on the other hand, are his employees, who stay put and are responsible for managing the existing customer base and cultivating the client-bank relationships after they have been established.

When "hunting," Brett also negotiates loans and collaterals with prospective clients. He is very skeptical about coming to definite conclusions on the state and future of businesses merely by looking at their historical financial records. Brett has learned through his own experience that if the company key figures are old, it is very likely that the situation has changed since the figures were last pulled together. He recollects that one time he negotiated with a company that (he found out eventually) had lost nearly 90 percent of its clients since its previous balance sheet was provided to the Bank. Brett stumbled upon this information when he made informal inquiries of the company to a former colleague of his. To avoid this, Brett names two important sources of information to be used when analyzing the state of the company. Firstly, one important aspect of forming a picture of the prospects of a business in any field is to try to acquire information on the specific field and industry in question. For comparison, Brett believes that the textile industry is likely to decline, whereas the agriculture sector will most likely continue to "have future" in Croatia. Secondly, what is even more important than official data is the

informal information he can infer through the communications and interactions with his clients and other members of his community.

In Brett's narrative, "hunting" is portrayed geographically as a highly localized action. At the same time, it is very dependent on the interpersonal and dyadic ties (Granovetter 1973) Brett has built with the local community members. The importance and utility value of local personal connections is also highlighted in the parts of his narrative where he talks about conducting bank business in another unfamiliar town. He concludes that it is much easier to attain information about companies and their owners if one has lived in the same town for more than a decade. This implies that his hunter-farmer model would prove ineffective in an unfamiliar place with no sense of the hunting ground (information-carrying connections), resulting in a poor return on his efforts to find prospective clients. It also emphasizes the very necessity of ongoing social relations.

> I don't have any experience in working in another city. I have studied in the university city, and I have lived in the Town, my town, all this time. I know this is a small town in a small region. I know many people, because I have been working in the banks here. I know almost everyone.

Indeed, Brett's social networks have become handy in his job. Brett's telling reveals how he has been able to simultaneously accumulate usable information and create a short path for lead and instrumental information generation and exchange among peers and the business community. If he needs business intelligence from companies unfamiliar to him, he calls his former colleagues in another bank or contacts colleagues in other cities who have had past dealings with the company in question to request informal information. The relationships are reciprocal because the same applies to any requests Brett gets to pass information to his colleagues in other banks. In his own words, he uses "every method possible" to get needed information about the companies he is about to negotiate loans with. Sometimes he might also casually ask opinions from other clients regarding the company he is negotiating with. The so-called hard facts of the client companies are kept in official records, whereas the soft information is not stored anywhere. Brett keeps it in his head and uses it as he sees fit in his work.

6.4.3 Consequences of the knowledge gap

Based on the availability of different types of soft loans and other programs to boost business activities in Croatia, one could imagine that Brett might talk about the abundance of options for corporate clients. Instead, he says that gone are the

times when banks were knocking on doors and literally offering money to companies. The new situation, caused by the long-lasting economic crisis, has revealed one specific problem related to entrepreneurship and business development in Croatia. Brett's reasoning is that when money was flowing easily from banks to companies, the company owners got distracted and ignored the need to develop their profitability and plan liquidities and investments. Another area that severely lacked attention was the need for continuous management and staff education and development. To underline that his views are not based on flimsy feelings, he repeats that he met with "many, many, many" individuals with first first-hand knowledge and experience to get a sense of this situation. These people were company directors or they sat on the boards of companies in which the owners were causing problems because their business competence was too thin. Throughout his narration, Brett explicitly attributes the responsibility for business failure and success directly and personally to the business owners and managers in medium- and larger-sized companies. He portrays them as arrogant and over-confident in their competences, with little regard for formal education in business.

> The business owners don't have education on management, economics, or finance. The CEOs also rely on the same [old] knowledge. The business owners think that educated managers are not as good as they are. [They] love themselves. [They think they] are the biggest, the most popular people in the world. We have many problems in businesses in Croatia because of the lack of knowledge among business owners. We do not know that we lack knowledge. We think that we are the best people in the world.

According to Brett, business owners' biggest wrongdoing comes from their distorted judgment that arises from their lack of awareness of their intellectual shortcomings. In his banter, Brett extends his harsh words on over-confidence to the public in general by referring to Croats through the usage of "we." Thus, the problems are jointly shared and relate not only to business owners. Later, Brett calls Croats "kings" who are reluctant to divert from their traditions and habits, even in cases where they do not have good business sense. They should "wake up from the dream" and see that the world is changing. While his usage of the word "king" denotes to power, position, and untouchability, it is degraded by the fact that it is all just a dream. This disillusionment Brett calls "dreaming" is detrimental to self-confident businesses; the ones who are sleeping "probably die in sleep," he adds. Brett thinks that instead of relying on knowledge-based decisions, many entrepreneurs act upon their gut feelings. In his work, he also sees that they lack basic contemporary tools that could help them in their business operations. This is the

case, for instance, with business plans that are prepared mostly for external purposes to convince lenders instead of using it internally as a tool to help navigate the business. Preparing a business plan can be a problem for an entrepreneur who does not know how to prepare it and is therefore forced to hire an external expert to assist in pulling it together. Unfortunately in those cases, the business plan is usually just "a piece of paper—it's worth zero," Brett says, continuing that entrepreneurs are basically losing their money when they pay somebody to do this job for them.

In his account, Brett establishes authority in speaking on behalf of the entrepreneur, making them appear irrational. He makes a point to establish connections between his own knowledge base gained through formal education and business experience, and thus asserts his authoritative position to say that entrepreneurs and business owners are wrong. Through one form of subject positioning (Bamberg 2012), he separates business people from himself (note: also a business person) to undermine their capacity for running their businesses. More specifically, he believes that entrepreneurs and business owners are out of touch with reality. The "dream" metaphor continues with a discussion on the disadvantages of the act of assuming something that is not based on reasonable knowledge. Brett looks in the dictionary to find the word "presumption."

> Presumption means that I think that I am the best in my job. I studied [for] my job twenty years ago, and I didn't acquire anything [new] during the past twenty years, but I still think that I am the best and I don't accept any new knowledge in my line of business.

What Brett means by "presumption" here is a confidence in the continued applicability and actuality of knowledge and skills gained in the past; what one learns some twenty years ago is still of use if one believes that the world has stayed exactly the same. But according to Brett, it is not the same anymore. Therefore, a wakeup call is in order. Brett repeats again and again that the real problem is that "they do not know that they do not know." The situation with these types of entrepreneurs and business owners is nearly hopeless, and more time is needed to change their attitudes toward education and knowledge acquisition. Brett notes very dispassionately that in the meantime, while waiting for this, bad businesses just die. His views resemble social Darwinism, where the markets generate Darwinian selection; the strong and healthy ones are to live, but the least competitive are to disappear.

The only remedy Brett offers for those who wish to fight against demise is to enhance their business processes and management skills. He explains that he has seen the best companies send their employees to educational events, seminars, and training programs in Croatia. Some even invest money in educational in-house

programs and conduct benchmark visits abroad in order to learn more about the latest technology used in other countries. The best companies also make better recruitment decisions by hiring educated management with "more energy for fighting or more creativity," suggesting that education brings both the tenacity to deal with difficult times and new skills to solve problems or bring new valuable insights. According to Brett, it would be advisable for business owners to seek any form of education to keep up with the latest developments. Suitable places for this type of support would be, for instance, entrepreneurship centers or similar institutions that are located in the university city, where Brett also acquired his formal education.

> I remember when the entrepreneurship center in the university city was established. Now they have many clients. They have different lectures for their clients. They start to change the thinking of the entrepreneurs in the university city on presumption and tradition. In my region, we have that problem. We have no institutions. Our mayor and other people—who need to change—have those two problems. That is the biggest problem in Croatia.

Brett thinks that education provided through appropriate educational institutions is good, and he mentions a few names of people in those organizations: the university professor, a faculty teacher, and a director of an entrepreneurship center. "That is good education," he says, continuing that the problem is that in other towns such education is not available. Furthermore, it is not enough that high-quality education is available in another town, even if only a few hours away. People are basically "lazy" and not interested in accessing it if they have to travel that distance. In a community marked by geographical immobility, it is not convenient for people to drive their cars from their towns to the university city, attend some courses, and return home in the evening. "That is the problem. There are no educational institutions in our region," he repeats, suggesting that the situation could be different if there were services and opportunities located closer to the people who need them.

6.4.4 Small deeds

When Brett came to the Bank, he noticed from the start that he could help client companies in different ways. The simplest was just to talk with company owners and managers to help them have more financial control over their businesses. In some cases, he also preferred to talk with the company's partners, "trying to move

the situation in a better direction." Brett thinks it would be important for the companies to adopt modern tools that would help them keep up-to-date on the financial situation in the company. Examples Brett gives deal with very basic office tools, such as spreadsheet application Excel, which can be used for organizing data manipulations like arithmetic operations. When providing the client with these tools, Brett had already automated some of the features in order to enable efficient use of supplied functions for financial calculation needs.

> There are Excel sheets and tools like that which help him [the entrepreneur] to see where the company is now. The tools can measure the results every day, every week, every month. I am bored in this Bank and I have time. I try to keep myself updated with economics knowledge, and I am helping companies with it.

The very reason Brett eventually left his previous job in the banking business has creeped into this new job as well—being "bored." Brett's boredom and free time between meetings have enabled him to dedicate a little bit more time for customers that need more guidance. In addition to Excel sheets and regular consultations regarding interest and loan types, Brett can assist his clients in preparing business plans in case he finds them low in quality. He can give the client a new Word template and ask the client to fill it in, to "write his story in this plan" as he says. Brett's role would then be to assist the client in combining essential financial information to the plan. He might also draw up tables for his clients to be attached to the business plans to make them more informative and accurate. Brett receives the needed data directly from his clients, either through the mail or by meeting them at their workplace face-to-face. He estimates that it takes between two and three hours to help each client to take a step in a better direction. The "helping" is easier and more likely to take place if Brett and the business owner know each other from before. However, this is very likely in Town, where everybody knows each other's faces from coffee shops and the social scene.

Even though based on Brett's telling it seems to be very natural for him to help local businesses, it is not something he does to follow the official policy at his Bank, nor in the whole of Croatia. "In Croatia, I am not a typical banker. Banks don't give advice," he says. Later he continues to explicate the differences between what he has decided to do and what banks in general are expected to do in Croatia.

> Banks don't help clients in their sustainability. Or we don't have any procedures to help our clients. But this depends on the person who works in the bank. We don't have institutions that would help the clients. I think it is my responsibility for my community—that

> helped me to acquire my education and get work—to help and to return some part of my knowledge to the community.

Brett finds justification for his small deeds in his responsibility to help community members using the knowledge he has gained. In this setting, Brett seems both privileged and driven; unlike many others in his Town, he has had both the access to knowledge and the personal motivation to pursue that knowledge outside his Town. What makes his actions particularly moral in this context is the fact that he could have acted otherwise. The very norm, in fact, would have been to refrain altogether from this type of help, as he points out. However, Brett has felt compelled to act, as it would be against his nature to keep silent in situations where he sees the obstacles—or "walls," as he calls them—and feels he knows ways to get around them. Thus, Brett follows his own moral obligations when allowing his free will to emerge in breaking the mold in banking, so to speak.

Brett's reluctance to accept the standard norm in banking is revealed as he alters between self-directed ascription of responsibility and directing blame to other bankers. While he believes that dedication to his clients is the reason for choosing his Bank instead of another, his view of other banks is not very flattering. He sees them as "gentlemen,…just sitting and waiting." This characterization leads one to think that Brett sees other banks as taking a more passive and standoffish stance toward their clients. Brett, on the other hand, is very frank about his self-belief and capacity to help local businesses with his more proactive approach. He also suggests that the good service he provides is the very reason his Bank is so popular, indicating that his method is a good way to increase customer loyalty and business growth. In his telling, Brett sets forth both blame and (self-)praise; the way he does this regards himself and other agents both worthy of these reactions and, more importantly, responsible for their actions or non-actions (Eshleman 2014). Thus, "just sitting and waiting" is also an act itself. Brett's intention over the past few years, on the other hand, has been to change the relationship between the Bank and its clients to a more service-oriented one, so that clients are more supported and guided. He says he got inspired to follow this type of approach in one of his previous positions some 10 years ago in another bank from the ex-Yugoslavian period. His belief is that everybody else following the same service-oriented tradition of this particular bank are doing exactly the same as he is. Brett thinks the banking business is not "cold business." By this he means that selling the banking products is not the only purpose a bank should have.

> I think that the banking business is more than just selling products. I think that we should give them [the clients] more than just banking products. I give them the knowledge that I have. I think that is the right way, not a wrong way…Some of them are engineers or have

> electrical background, and they don't know anything about finance. I can help them in that. I have some knowledge, and I give it for free.

It seems that the "right way" is completely opposite of the "cold." While the listener associates "cold" to the fixated interest on the bottom line with little regard to the human side, Brett calls for more collective responsibility in sharing knowledge. He says that the relationship between the Bank and its clients and the nature of services provided at banks is decided by the director of the bank or the branch. They should also decide whether to bring "entrepreneurial culture" to the management of the bank's operations and services. Here Brett associates the term "entrepreneurial" with a way of acting that is directed to understanding the needs of the clients and serving them accordingly. He goes on, further connecting the entrepreneurial approach to the success of both the client and the banks when he implies that banks that serve their clients better are also more successful banks. For himself, on the other hand, he does not expect anything extra for his job.

> I get salary from my Bank. And with that I am more competitive than other banks in the market. I have better clients and I am selling more products. And I am a better employee for my Bank. I can get them [the Bank] bigger salary, bonuses.

Brett's refusal to desire compensation or any other type of reward strengthens his image as an admirable moral character.

6.4.5 Moral vs. legal responsibility

When discussing the underlying reasons for helping his clients, Brett mentions several times that it is his personality that drives him to do it. Also, he likes to do it because he would be interested in working in the consulting business at some point in the future. He has acquired valuable knowledge and experience in his previous jobs, and he has also attended entrepreneurship courses at the City University. In those courses, he got to prepare realistic business plans using real company data from some of his clients. Brett points out, however, that in his job at the Bank, he cannot have anything to do with completing real business plans for his clients. "I do not want to have problems in the Bank," he adds. It would indeed be unethical for the banking person to evaluate plans he has himself been involved in preparing. He also mentions the liabilities of the Bank.

> Our job is not to be in the companies. We can help them by making suggestions and providing information, but I can't be in a company

> one or two times a week talking with an owner about to which direction they must go, because if something goes wrong, the Bank is guilty.

This is the point in his narrative where the buildup of moral responsibility and desire to help companies meets its end with legal responsibilities as the two states do not coincide in his work. The only thing Brett can help with are the limited financial parts of the business plans. Even having a small input, then, is "not a usual way of doing banking business," he reiterates. When Brett spots a need for external assistance that can't be provided by the Bank, even if he would be able to assist in the matter, he has to suggest that the company look for external consulting. This is the case, for example, with established companies that deal with growth management–related challenges. Regarding startups, Brett recommends education as the first option and consultation as the second.

> It is better for the small firm owner to acquire education and try to understand better his business. But many of the owners don't acquire education. They are too small to get consulting. They could take a small business consultant that is not just an expert in my area, but an expert in many areas in the small business.

It is interesting to note, on the other hand, that Brett assumes that startups are offered opportunities for knowledge and skills development in incubators or an entrepreneurship center. The issue of formal education or any other means to enhance one's knowledge base is also a bit tricky. Brett reminds us that the consulting business is underdeveloped in Croatia and lacks real markets. "If I had a consulting firm for finance, I couldn't have enough markets for my business," says Brett, continuing that "the owners of the firm don't know they need my help to grow their business." (This is also mentioned in the narrative by Darlene, who works as director of the entrepreneurship center in the university city Brett has mentioned a few times already.) The banks should be aware of this because the two fields, he says, have a connection through the needs of the customers, even if they do not recognize the need themselves.

> I think that the banking business in Croatia has come to the point that they understand that banking business is not only selling banking products. When some banks recognize this, it could be an advantage for them over other banks. Otherwise the consulting business should grow and the bankers wouldn't have to help their customers.

On the other hand, Brett thinks that since companies lack the ability to objectively evaluate their learning needs, they might not acquire education or consulting services from places where it would be available for them. For this reason, the banks still play an important role in helping their clients. Brett seems to think that the small deeds he is doing are making a difference in the lives and businesses of his clients. He still wishes that the adaptation and acceptance of his help would be more efficient than it currently is. In many cases, the business problems are rooted deeper in the behavior of the individual he is trying to help. Sometimes Brett's efforts also prove redundant because of a resistance to accept the new ways he is trying to suggest. Brett says that approximately five or six out of ten clients of his are like this.

> After talking about the problem, after making the business plan, after theoretically helping him to go in a new direction, the companies get a new beginning. But half a year later, they are going in the wrong direction. They do not listen. They think that they know everything.

Brett continues with an example of a client of his, who is a car mechanic. This person thinks he knows everything about business, and it is not possible to teach him different areas of business administration such as finance, strategies, business planning, human resource management, or anything. This indicates that Brett is also frustrated with having to deal with clients that do not accept his views, which he considers more advanced and useful.

6.4.6 Initiatives to boost the local community

Brett's personal desire to help his clients and community members is also shown in other parts of his social life. As a simple personal theory (cf. Rae 2000), the power of reciprocal neighborly assistance is repeated in different parts of his telling. He says, for example, that he is the type of a person who would like to help somebody, who in return could offer him help if he needed it someday. He also talks about a few project initiatives he wanted to do to boost the economic revival of his community. Brett says that parts of the planned project work could be done during regular working hours because he has both time and motivation for helping the community. He also emphasizes the fact that he is not in this for money or any kind of personal gain.

> The Bank is a private bank. They think about profit. Everything is about profit. I know this job very well, and I don't need to spend much time in doing it. I work eight hours, but I can do my job in

> four, five hours per day. I have time to help both my clients and my community, and I don't need salary for that. I have salary from the Bank. [I am] satisfied with it. I do not need to do have two houses or two cars.

One of Brett's project initiates was focused on increasing services and business opportunities related to outdoor activities such as hunting and fishing in particular parts of the region that were replete with mines from the civil war. Brett created a project idea around that concept because he had learned that Croatia had more public funding available from the European Union than what was used. The planned project could be used to clear out mines from the fields to increase both the population and the businesses at the region. Brett approached the mayor of the Town and presented the project idea to him. To his disappointment, the mayor was not interested in his idea, and he was told that it was not possible to do what he proposed. "Our Town didn't take any euros. We made zero projects," Brett says, emphasizing that nothing was done. His disappointment in the decision-makers and the municipality seems very clear.

> They don't know that they don't know anything. I know people who work there, but I don't know why they didn't do anything. They are sitting with their coffee and doing something. But nothing for our Town.

Another idea Brett had, along with five other people, was to create a project to decrease the number of people leaving the Town to get an education and not returning. Together, Brett and his associates were to establish an association devoted to this task and carry out the activities. The project was planned to be done "just to show them that [it] is possible," he says ("them" referring to the mayor and other people working in the Town). It seems that this second project idea, which was planned to be executed independently, would have proven to the municipality that things really can be done, even if its representatives do not know or understand that it is possible. It is notable that Brett's accounts about dealing with the decision-makers is very similar to those of Maurice, who felt nearly outraged that nobody took his suggestions seriously. Whereas Maurice created a "media spectacle" to carry his message through to the decision makers, Brett wanted to make one pilot project work in order to "show them." In the end, Brett did not take his second project idea forward because he started feeling "lazy." In theory, he still insists the project idea would have been feasible.

> I could. I can. I have time, and I am being paid for my work at the Bank. I don't need money for doing projects, and I am ready to volunteer in projects like that because I have a responsibility for my community. I have two sons. Maybe they would live here [in the future]. I try to leave a better place for my children.

Brett's efforts are also something that could work against the hard-stuck "presumption" and the long-lasting habits he would like to weed out from Croatia and from his region. For Brett, Croatia is a country with enemies. He says that at one point, the enemies were outside the borders of the country, whereas now they are inside the homeland. Different regions are competing against each other, and even within cities, there are competing political groups with "presumptions" that can divide the city in half. The ongoing competition inhibits people from coming together and collaborating for the common good.

> We have a joke. We say that if my neighbor loses two cows, let me lose [only] one cow. We don't try to change our thinking so that we would let our neighbor have two new cows and I have [only] one cow. It would be better for our community, and we would increase our standards.

6.4.7 Summary and discussion

Different passages in Brett's narrative, including those that do not have a clear connection with banking or his profession as a banker, give meaning to his approach to entrepreneurship development. Instead of examining entrepreneurship development only from a narrow point of view (financing), Brett discusses incidents that are meaningful for him and that constitute the broader concept of "entrepreneurship development." This is done through diffusing the paid job and the voluntary work in different instances in the narrative.

First, Brett talks about the informal "help" he is giving to his clients at the Bank. His focus on small deeds is on the weaker side of the companies that are in the most danger of being lost due to the lack of up-to-date knowledge and business skills. Even though educated people nowadays are becoming more entrepreneurially active than those with less education, an average Croatian entrepreneur still has some secondary education (Singer et al. 2012). This is very similar to that of SME employees, of which approximately 70 percent have secondary education (Heder and Ljubić 2013). According to Brett, many of his clients lack any interest toward education and enhancing their own or their managing staff's business competence. This is particularly vexing to Brett, who has acquired higher education

outside the Town and speaks fluidly about many familiar concepts from business management. The small "help" he provides business owners might seem insignificant at first, especially considering that the relationships between bankers and business owners are of importance not only to the business owners, but also to the banks (Durkin et al. 2013). However, as described in Brett's narrative, the relationships between external advisers and business owners can, in fact, turn into mentorship relations (cf. Berry et al. 2006). Bank managers like Brett may aspire toward more meaningful relationship management with their clients through the adoption of a more supportive and empathetic stance toward them (cf. Durkin et al. 2013). In his narrative, Brett makes it clear that his "help" is entirely a voluntary gesture. As it is not the official policy at the Bank to provide personalized help, Brett tries to maintain a balance between his professional obligation and his personal conviction of helping people who need assistance. The limits of help are important, because while many types of advising are not under regulatory control, the core bank financial advice services are bound by regulatory frame (Bennett and Robson 1999). In the narrative, Brett discusses the appropriate limits and the relationship between banking and other types of support needed by the companies.

Brett emphasizes the role of human capital in business success and growth, also confirmed by empirical studies (see e.g., Bassanini and Scarpetta 2001). He is interested in supporting proactive firm-level strategies, which includes emphasizing qualified staff and training, improving measurement and monitoring, and making use of available business technology. Brett tells of the effects of his work that are in many cases disappointing to him. For instance, he can offer his clients tools and measures (structural capital) to monitor the company's state, but he is not always able to make a long-lasting effect. This may be due to a number of different things. While the literature holds that reasons for refusal of assistance can lie in the very contradiction between the highly standardized work of bankers and the entrepreneurship chaos (McGowan and Durkin 2002 in Durkin et al. 2013), Brett credits the failures to behavioral and cultural issues. Therefore, even though proper assistance would be available to those who need it, the expected positive effects of increasing the advisory potential of banking (Chaston 1994) might not be realized in all cultural contexts due to resistance from the client. Another interesting question that arises here concerns the role of "unsolicited" help. Namely, Brett does not specify in his narrative who the initiator of the process is when he makes the effort to suggest changes and improvements that impose order and introduce new analysis and prioritization in the small business. Based on his telling, we can assume that it is him because he has the knowledge and experience and he indicates that business owners are not very interested in educating themselves. It is as though he were casting pearls before swine. We can infer from this that Brett does not perceive all customers to be informed to judge the usability of his precious advice, contesting the idea of the rational client (cf. Christensen and Klyver 2006).

Secondly, Brett is an active maker and a doer—he not only helps the entrepreneurs, but he also creates projects. He expresses an interest to volunteer as a private citizen in EU-funded projects that have the potential to help local businesses in another way. This form of help is not bound in conduct, as it has nothing to do with the Bank, but it is restricted in other ways. Brett uses similar argumentative sentences and allegories to tie these separate activities and sections in the narrative together. For example, the underlying reason for offering informal "help" at the Bank and engaging in volunteer projects is found in his character. He is pictured as a man of principle and moral, someone who is ready to give clients and neighbors a helping hand and pay his debts to society. He even uses similar expressions in both types of voluntary activities to denote the importance of "giving back to the community." He also embodies action: in his work, he can't stand aside and look when his clients' companies are going downhill. He feels that he must take action. Similarly, he wants to do a project just to show "that it is possible." Other characters such as bankers or Town representatives, on the other hand, are portrayed as passive. They are all "just sitting," suggesting that they are stagnated and paralyzed from inaction. He underlines this by saying that the Town did "zero" projects, zero effort. Others are also bound by their thinking. Business owners are portrayed as self-centered, know-it-all types, along with city representatives and inhabitants that have the same "presumptions" that lead them astray. By connecting activities through the repetition of similar expressions in the narrative, they appear as equally important forms of entrepreneurship development. This view is enforced by the fact that Brett claims to have time and competence for both. Both cases also let him down. Regarding the projects in particular, it can be assumed that Brett is fed up with the dealings of the Town.

Overall, Brett pursues a more integrated approach that links finance with counseling and advice on a personal level where necessary through personal linkage as opposed to a bureaucratic or purely technical lending service (see e.g., Gibb and Manu 1990). The narrative also suggests conflicts between different logics (fc. Battilana and Dorado 2010) applied based on institutional codes of conduct and the skills and knowledge they necessitate. This is enhanced by the fact that Brett is interested in engaging in community development work, where he would be able to take his thoughts further into practice. Brett implies that his motivation is decreased when the individual agency is limited in situations where boundary blurring would be beneficial to his clients and the community at large. This does little to alleviate a schism between development and banking logic; although in his mind they can work side by side, in reality they are steeped in their respective logics of reference, thus exacerbating the differences between them. Brett suggests a middle ground, saying that if there were markets for consultancy services in Croatia, he would ideally step into that type of business.

Consultancy is a common theme in both Darlene's and Brett's narratives. They both note that individuals engaging in entrepreneurship development (in any form) with no business experience can dilute the potential value of the services. The employment of under-experienced and under-skilled staff is clearly a major obstacle to effective small business support. Most commonly (and unfortunately), business owners prefer free services (Pinto 2005), as explained in the previous narrative. Darlene lists in her narrative some common reasons for company owners to shun consultants, including the inability to know or foresee the benefits or to trust the consultant. Mainly, perception of the value is seen as low because consulting generally does not bring immediate benefits for companies. Darlene explains how one part of her job is to convince the clients of the benefits of the service. She also uses a sliding scale when negotiating the prices of commercial services. However, Brett and Darlene both have backgrounds that enable them to act in a consultancy-oriented way, according to their own words. Together as "consultants," they are providing a wide variety of services, ranging from general management consulting (i.e., strategic planning), to management consulting in functional areas (i.e., human resource management, strategic marketing, and financial management), to business support services (i.e., market research, investment facilitation, tax advice and preparation). While Brett is concerned with the company's competitiveness and financial sustainability in the medium- or long-term perspective (including elements of strategic management), Darlene is very occupied with the more acute issues of dealing with the pains of starting a business and getting things rolling (while maintaining an interest and capability to support functioning businesses).

6.5 Key findings and comparison between narratives

In the previous pages, I have presented my own reconstructions of the narratives the study participants produced in the interviews. They show that personal narratives on entrepreneurship development are built individually and that they use different kinds of elements as devices for narrative sensemaking. Participants also apply different strategies to substantiate their experiences. In this chapter, I make an effort to present a summary of key findings from the analysis of the research data.

Research material has been posed in four questions (instead of merely one, as suggested by Riessman 2001) that relate to power and subjectivity in expressing agency, substantive issues in the telling, narrative format, and social positioning and interactions in the telling (see Chapter 4.4.3). These questions have directed how the reconstructions have been formed and lays out the issues to be discussed in the analysis of the narratives. Key points are summarized in Table 2 in order to effectively remind the reader about the main parts of the reconstructed narratives.

How the connections between these different components are built and interpreted in the narratives is essential to the narrative approach applied here. Thus, it is not productive to discuss each of these issues entirely separately because they are tied into each other. Therefore, I will blend some of the elements together while trying to keep a clear thematic focus in each of the subchapters.

Table 2 Summary of the analysis of the reconstructed narratives

	1) What kind of agency is portrayed? **Narration is…**	2) What is said about entrepreneurship development? **Focus is on…**	3) What is the format and point? **Narratives are told as…**	4) What kind of social positioning and interaction is described? **Narratives present…**
Maurice	…subjective and the personal mission and expertise is brought forth. Narrator is presented as a proactive agent who tries to go against the grain.	…supporting the "creation" of creative and innovative entrepreneurs through entrepreneurship education and training in the secondary and tertiary levels.	…a partially unfulfilled success story that repeats "the same story" as a narrative strategy to underline rigid independence and integrity of disciplinary borders as a threat to entrepreneurship development.	…failed co-operation attempts with educators, academics, and politicians, i.e., "bureaucrats" and "sheep," while success, respect, and closeness are presented with entrepreneurs and the Park colleagues.
Nicholas	…subjective although the narrator shares his agentic space with a colleague and is thus an equal co-effectuator.	…offering initial startup funding and promoting entrepreneurship as a transferrable skill to tackle the youth joblessness problem.	..a short inventory on the institutional deficiencies with lessons on the tolerance and judgment on institutional accountability.	…successful co-operation and collegial partnership with a national bank representative.
Darlene	…subjective and personal experience is highlighted. Narrator is presented as both a responsive and proactive agent with the ability to produce results.	…providing EU-financed training and mentoring for highly diversified groups (business owners and marginalized and unemployed people) and with conflicting objectives and market logics.	…a story on successes despite hardships to "surpass expectations" and claim the legitimacy of the Center. Story presents a dilemma related to prioritizing entrepreneurship development objectives.	…co-operation attempts with the City and municipality, but reluctance to work together despite a partial co-dependence of the City's resources.
Brett	…subjective and the personal mission and expertise is highlighted. Narrator is presented as a proactive agent, but with a restricted role.	…diffusing paid day job (including informal "help") and voluntary work in order to tackle the business owners' knowledge gap.	…a moral tale of "giving back to the community" that presents a dilemma for an individual related to appropriate limits of giving "help."	…polarization between passive and non-responsive actors with "presumptions" and false self-confidence and the narrator.

6.5.1 Display of expertise and agency

The question of the capacity of the local development agents to self-ascribe and relate to their own experiences and activities in entrepreneurship development is interesting, not because we would be interested in taking personal accounts at face value (i.e., truthfulness), but because they can bring out new insights into how experiences are perceived and integrated into the sensemaking of the practice. This is shown in the narratives, as participants are commentators of their own experiences and learning philosophies, and they express reflective awareness in the way they have formed or tried to manipulate their professional practices. This is essential in this analysis because agency does not mean only the individual sensation of being an agent of action, but also being able to judge experiences and events in a way that entails an understanding or belief in themselves as authors of the actions they narrate (e.g., "I originated the idea of the entrepreneurship course"). These features make the narrations highly personal and connect them to the persona of the study participants.

One key feature in the narratives is the display of expertise and/or experience with the knowledge of how entrepreneurship is gained. Expertise comes through in different ways in the narratives, either as an explicit topic of the narrations or as a strategy to substantiate the experiences of personal agency. For example, Maurice talks about how he has "analyzed" entrepreneurs (e.g., a scientist) in order to understand entrepreneurship, denoting a conscious knowledge and learning process. The knowledge and understanding he has gained is presented in his narrative as an advantage he has over others in academia; while others lack the desire to learn directly from and interact with the entrepreneurs, Maurice heads to the source of the learning. What makes Maurice's narrative interesting is the emphasis put on the description of the stakeholder groups and the ways he is trying to offer his expertise to them. In fact, there are no passages in the entire narrative about how Maurice transfers information to the entrepreneurs except for the moral teachings and house rules that he establishes when the newcomers enter the Park. This contrasts with Brett, who specifically discusses his education and the ways it can be put to good use inside and outside the Bank in order to prevent business failures and fill in the knowledge gaps of local business owners. This is part of his objective "to give back to the society," which is interpreted here as his personal mission and the point of his narrations. The issue of not-knowing is discussed in several parts of his narratives; he continuously refers to all sorts of ignorant individuals, highlighting the importance of formal education over laymans' thinking. The lack of knowledge is also referred to in Darlene's narrative, where she struggles to work with the City and the municipality. Both Brett and Darlene credit their knowledge

base to their extensive practical business experience, which has brought them personal learning and credibility among peers and important stakeholder groups. Darlene explains how building customer relationships is, in fact, very much dependent on this. Expertise can also be indirectly implied instead of alleged. For example, the study participant exploit descriptive "factual" material together with personal and emotional and less official aspects of the experiences substantiate the claims or description of their experiences and knowledge. To demonstrate awareness of the underlying statistics and major reports on the issue, Nicholas makes references to the latest GEM research results and law changes. In a similar way, Darlene quantifies what is told by referring to figures and numbers. The ability to present the exact figures or decrees on the spot makes both Nicholas and Darlene seem up-to-date, supporting the idea of an entrepreneurship developer as an expert of their field.[28]

While expertise is portrayed as a key component in entrepreneurship development, highlighting the importance of transferring information between entrepreneurship developers and other agents, the interpretation of the acceptance of the experts and their knowledge forms another interesting layer in the narrative. In most of the narratives, the narrators are genuinely surprised that their expert advice or efforts are not always accepted when they present them or take initiative to better their circumstances. They also feel that there can be different reasons for the rejection, finding faults in their own persona, in others, or in miscommunication. For example, Maurice talks about how he is aware that some people are offense by him, admitting some negative aspects of his own personality and their possible attribution to some negative experiences he has faced. He repeats the word "crazy" when he wants to contradict an earlier interpretation by General Motors, a powerful company that objected Maurice's efforts to aid giving birth to new small companies. He claimed that his intention was not to create competition and stand against GM, but to aid the industry in its necessary renewal through the creation of new economic actors. Later in the narrative, it is revealed that Maurice feels that the industry association let them down as well and figuratively abandoned the small companies. The framing of the examples resembles the classic David and Goliath story, denoting an imposed underdog situation where Maurice is together with the smaller, weaker opponents as they try to face their adversaries. There are, in fact, several points in his narrative where he tries to unravel past events and situations but feels misunderstood as an entrepreneurship developer, and he eventually goes against the grain. The need to set the record straight or to feel that being correctly understood and treated is also important for Darlene, who is speaking not only on her own behalf, but on behalf of her whole team and organization. She

[28] Note that the use of jargon or precision in speech has been considered less important here, although expert language was used by all to some degree because of the noted challenges related to the use of foreign language.

expresses her disappointment and feels that the Center has been mistreated. Brett is also clearly somewhat disappointed in his dealings with people who do not understand or take up his advice. Nicholas is the only one of the study participants that does not repeat disappointing encounters with colleagues or clients; his telling is empathetic toward the entrepreneurs, who are being misunderstood. This way, his telling also implies that incorrect or too little knowledge of entrepreneurship is one impediment for bettering the quality and quantity of entrepreneurs.

6.5.2 Different conceptions of entrepreneurship

Displays of expertise necessarily connect with some definitional key questions about entrepreneurship research that have long been asked: who is an entrepreneur, what does an entrepreneur do, and what do we mean by entrepreneurship? (Carland et al. 1988; Cunningham and Lischeron 1991; Gartne, 1990; Hébert and Link 1989). Still today, researchers, policy makers, and practitioners are struggling with this concept because there is no consensus of a single unifying theory of entrepreneurship (see e.g., Davidsson et al. 2001; Low and Macmillan 1988; Shane and Venkataraman 2000; Venkataraman,1997) due to the lack of agreement over the meaning of the term. In existing literature, it has been conceptualized in various ways, using and debating its range of interchangeable meanings, such as small business owner (see e.g., Blackburn and Brush 2008; Carland et al. 1984; Grebel et al. 2003; Morris et al. 2001; Pittaway 2005; Sexton and Bowman 1984). Consequently in the narratives, references are made to different facets of entrepreneurship, and different conceptions of "entrepreneurship" and "entrepreneur" are used regarding different roles and actions entrepreneurs engage in as well as their characteristics, their behaviors, and their role in economic development and employment. Thus, references move in different levels of analysis, from the individual to the society. The lack of homogeneity occurs not only among the different narratives, but also in some cases within the single narratives, where an entrepreneur can be very different things, from a freelancer to a business owner. Common to all the participants' conceptions is the incorporation of environmental factors, such as economic and political changes to the conditions affecting business startup, maintenance, and performance. Some differences in the conceptions are expected and not particularly surprising considering the fact that all participants come from different types of organizations, with different standpoints regarding entrepreneurship development. The conceptions of entrepreneurship frame the discussion also by linking it to a larger societal discussion about its role and importance, for example, through the generation of employment (see Nicholas and Darlene), acceleration of economic growth, and as a source of innovation and technological development (see Maurice), to name a few. There is not much space to ponder the

consequences of adopting the quite generally accepted conception of entrepreneurship as identifying and exploiting opportunities (Shane and Venkataraman 2000), focusing on the process over the individual (See e.g., Gartner 1988).

Maurice regards entrepreneurship as innovation, which is most commonly associated with Joseph A. Schumpeter (1912, 1934), who put the human agent in the center of economic development and introduced the entrepreneur to the economic theory. Schumpeter considered economic development a discrete technological change, where the role of the entrepreneur was by nature neither a technician nor a financier, but an innovator who introduced change to the system from within through his deliberate actions. Schumpeter's description of what drives an entrepreneur is also often referred to, as is his general definition of entrepreneurship: "the carrying out of new combinations." One way to do this is through the introduction of new products to the market (Swedberg 2006). Adoption of this view is mostly visible in Maurice's narrative, where he talks about individuals with the ability to bring in new products and innovation at the marketplace as a defining element of an entrepreneur. Maurice also makes a distinction between business competence and product innovation. When compared with others, he provides a most concise description of what an entrepreneur is and what (s)he does by focusing on the individual at the micro entrepreneurship level by emphasizing the distinctive characteristics of entrepreneurs over the rest of the population (Gibb 2002; Llewellyn and Wilson 2003; Deamer and Earle 2004). This "trait" school of entrepreneurship (Gartner 1988) is interested in individual differences and to what extent the entrepreneurial characteristics are inborn (as distinct from non-entrepreneurs) (Carland et al. 1988). As such, the definition Maurice uses is rather narrow, especially when compared to that of Brett, who uses the terms "entrepreneur" and "entrepreneurship" interchangeably for the firm, owner-manager, or corporate management in general, with little regard for the usage of specific entrepreneurial qualities or attributes (Gibb 1987, 2002). Like Maurice, Brett links some negative behavioral characteristics to his clients, such as ignorance and arrogance; none of those are limited only to business clients, but also to other actors in the economic development scheme, such as municipality representatives. Brett's broad categorization covers practically all of his clientele and does not discriminate anybody or any firm regarding its size, length of operation time, or type of business operation. According to this position, anybody who starts or alternatively manages a (new) business is an entrepreneur (see Sexton and Bowman 1984; Llewellyn and Wilson 2003). However, definitions that focus merely on tasks, ownership, and control as opposed to application of innovative or creative solutions employed by the entrepreneur personally are most commonly considered in the behavioral approach as "non-entrepreneurs" and differentiate from entrepreneurs, who are specifically involved in the creation of new ventures or organizations (Carland et al. 1984; Gibb 1987; Gartner 1988; Low and MacMillan 1988).

Another distinction is the difference between entrepreneurs and the self-employed (Carland et al. 1984; Sexton and Bowman 1984). In the entrepreneurship literature, there are varying levels of conceptual strictness related to the relationship between self-employment and entrepreneurship. While one stance proposes that the self-employed with no growth orientation or potential to contribute to economic growth should not be called entrepreneurs, and efforts in increasing micro-enterprises should not be confused with entrepreneurship development (UNDP 1999), others define entrepreneurship as any attempt for new venture creation (Reynolds et al. 1999 in Lundström and Stevenson 2005). In fact, the distinction between enterprise- and household-centered businesses (as defined by Weber in Rona-Tas and Sagi 2005, 279) is rarely made in the literature of transitional countries, as pointed out by Rona-Tas and Sagi (2005). Furthermore, many scholars maintain that in countries suffering from long-term unemployment, self-employment, as opposed to firm creation and expansion, should be considered a viable option for employment (Mugler 2000), with the potential for long-term employment growth and the depiction of entrepreneurial mobilization (OECD 1998, 2014). The narratives also reflect the urgent need to stimulate job-creating growth in the country during the economic crisis by maximizing the chances of groups of potential entrepreneurs (i.e., university graduates or the unemployed) by equipping them with skills that are in demand in the market (see e.g., Darlene) and linking them with different sources of capital when they are ready to launch their businesses (see e.g., Nicholas).

One feature in the narratives is the distinction between "necessity entrepreneurship," in which individuals are forced to create small businesses due to a lack of employment, and "opportunity entrepreneurship," where they instead act on their ideas and profit opportunities (Reynolds et al. 2002). This is highlighted in nearly all of the narratives in connection with, and due to the prevalence of, the ongoing global recession. The economic crisis that started in 2008 led to severe output falls in many transitional countries; when using subjective measures, 30 percent of households in the transitional region[29] reported suffering from reduced wages and one in six reported losing a job (EBRD 2011ab), showing that the crisis spread widely through the labor market (World Bank, 2011). The effects were reported to be hardest especially in Southeastern Europe. In Croatia, for example, over half of surveyed households reported at least one labor market shock such as job loss, wage reduction, or arrears (EBRD 2011a). In terms of business exits, the number of bankruptcies and liquidations has increased substantially. In 2011, Croatia had 154 911 companies, but over the next year, the Croatian Court Register eliminated 33 600 business entities from the records (EC 2013). Thirteen percent of surveyed

[29] The survey conducted by the European Bank for Reconstruction and Development and the World Bank covered 30 countries, including Central Europe and the Baltic states, Southeastern Europe, Eastern Europe and the Caucasus, Central Asia, Russia, and Turkey.

individuals reported trying to start a company in 2011, of whom 65 percent succeeded in their attempt. In Croatia, 10 percent of the whole population were successful in their attempt (EBRD 2011b). There are also some benefits for encouraging necessity-driven entrepreneurs and those with only modest aspirations for their businesses. For some, small-scale economic activity offers a scope for income supplementation and a way out of poverty and/or unemployment (Darlene, Nicholas). There are also studies that suggest that while the usage of the term suggests a less positive impact on economic growth (Ács and Varga 2005), any kind of entrepreneurship should be encouraged in transitional countries because they can translate into an increased amount of "opportunity entrepreneurs" (EBRD 2011b, 3). The importance of different types of entrepreneurs and their impact (either discussed on a local or national scale) is seen differently in each of the narratives. Nicholas, as a researcher and the only one to apply the aforementioned concept explicitly, originally termed by the GEM research, is particularly keen to push entrepreneurship to avoid youth unemployment, which is one of the highest in Europe, over 40 percent (World Bank 2015).

Some of the narratives involve implicit discussion of the possible sources of entrepreneurship. While Maurice makes the case that the entrepreneur is really distinct from everyone else, he believes that potential entrepreneurs are identifiable from a larger population pool and supported through training and education to develop their entrepreneurial capabilities. Others like Nicholas discuss the troubles of nascent entrepreneurs, who are individuals in the process of trying to start a business (Reynolds and White 1997 in Lundström and Stevenson 2005, 15). He is concerned about the unemployment in Croatia in a similar way to Darlene. His view is also closest to that of the traditional definition of a small business owner, who establishes and manages a business for the principal purpose of furthering personal goals and creating the primary source of family income (Carland et al. 1984). Nicholas runs a University course that focuses on structured, practical small business management skills to produce a business plan with little to no clear reference for the development of personal entrepreneurial attributes (cf. Curran and Stanworth 1989; Garavan and O'Cinneide,1994a; Peterman and Kennedy 2003) in the narrative. However, the wide promotion of entrepreneurship and business development courses for a very wide audience suggests a belief that entrepreneurship and entrepreneurial skills can be taught (Rae 2000). Also, neither Nicholas nor Darlene limit the outcome of entrepreneurship and business education and training to only new venture creation. Darlene talks about craftsmen and artisans who are skillful in manual work, who practice handicraft or trade, and who are usually sole proprietors. She makes a case that successful entrepreneurship development measures can have three types of outcomes: supporting an individual to become a freelancer, helping him to establish a company, or linking him with a potential employer, which also benefits the existing companies.

6.5.3 From problem causes to solutions

Study participants are not merely interested in making descriptive sense of what they are doing or how they do it, but are also interested in changing the state of affairs. Routinely reoccurring tasks or ideas that have been taken for granted would be useless to iterate—this was also noted by some of the study participants (see e.g., Nicholas explain why the business development course as a foreign imported educational product is uninteresting to discuss). The way narrators go about realizing their plans and using their expertise is connected in the narratives to their personal aspirations and everyday theories tied to the narratives. Thus, while institution-specific objectives or frames of reference are mentioned, the telling is personalized through one's own process of identifying and accounting for problem causes and solution principles. When study participants notice discrepancies between ideal and real, they bridge the gap between them through their own action of problem-solving. The realization of one's own plans is presented in the narratives differently depending on how compelling or difficult the issue is. Issues with no or few obstacles are presented as smooth sailing ("We help them and they succeed"), while more tricky encounters are described with more detail, such as reiteration of conversations. This shows that the perception of the practice does not build only on the successes, but also on overcoming hardships and disappointments that are integrated into the storylines. All participants convey emotionally unsettling anxiety of some of the events described in their narratives. Each brings forth one major issue or a number of smaller issues that are presented in their narratives as concerns or problems that have a negative effect in terms of their reaching desired goals in their work. Although the state of affairs is not necessarily presented in the narratives as causes for events, they are told in order to explain how they have motivated action on a personal level.

Personal theories for action can been seen in Brett's and Maurice's narratives, which have some commonalities regarding the strategy adopted in order to turn ideas into action. Their narratives deal with the importance of raising the level of education in order to channel more competent entrepreneurs on their way. In Maurice's case, there is a need to raise the level of entrepreneurial skills among younger people in order to get more potential entrepreneurs to the Park, whereas in Brett's case, the Bank benefits from a larger population of skilled and knowledgeable business clients. In addition, they both seem to have a level of flexibility in their work that allows for the exploration of new ideas in entrepreneurship and business development in their region. On the other hand, while Brett is bound by an institutional code of conduct that prohibits him from entering into consulting similar to what Darlene is doing, Maurice does not detail strict professional boundaries—quite the contrary. His narrative is interpreted here as a partially unfulfilled success story, whereas a narrative strategy repeats "the same story" in order to underline

the rigid independence and integrity of disciplinary borders as a threat to entrepreneurship development.

Darlene's and Brett's narratives deal with the idea of agency in the recognition of possibilities. On one hand, unlike Darlene's narrative, the Town does not recognize Brett as a resource for entrepreneurship development. He can be seen here as a wasted talent, with the capacity to see opportunities in his environment, resources, and the type of professionalism that was called for in Darlene's narrative. From his point of view, the municipality is missing out on opportunities for community and business development when they are not interested in his ideas. In Darlene's case, on the other hand, having a good working relationship would make a difference in the key activities at the Center. Instead of spending time and energy to overcome the problems associated with lack of knowhow on project development at the municipality, the Center could instead focus on seizing other opportunities in entrepreneurship development. The point of Darlene's narrative is interpreted to be how to succeed despite hardships in order to "surpass expectations" and claim legitimacy of the Center in the region.

One way to pinpoint problem areas is to use allegories with imaginary figures and events that carry moral meaning. One example is popular and humoristic folklore with a pedagogical twist (on Nasrudin Hodža) about the starving donkey and its owner, which Nicholas used to illustrate the relationship between entrepreneurs and the state. The usage of humor in this case is not to lighten the mood of the narrative, but to contribute to the content of its telling. Similarly, Brett recites a joke that talks about envy to underline a lack of trust and community spirit in rural areas. This way, humorous and popular folk stories can be perceived as socially acceptable ways of expressing affectively charged feelings on difficult social and political issues that inhibit change and development. While the narrators are able to capture their concern in the form of a joke, they lack the ability to impact the core problems through their own behavior because the source of the problem lies out of their reach. Nicholas, however, most clearly assumes the position of critical commentator on the affairs of the land; most of his narration is used for problem analysis and to a lesser extent, the different ways he is able to make any difference in them.

6.5.4 Interactions and interdependency

In many cases, the individual efforts of the narrators are not sufficient, and assistance from others is needed. The narratives demonstrate the social and relational dimensions of agency as study participants include central institutions and actors in their narratives. In this sense, all the narratives go beyond causes and consequences into relationships and characters. In the narratives, the study participants

make sense of and justify their personal views and relationships with other agents in the field, such as colleagues in their own field, politicians, and representatives from other stakeholder organizations. In most of the narratives, the protagonist is the narrator. In others, there are several agents mentioned in the story that have the same goal as the narrator, as in Nicholas's case. Even though Nicholas's strategy is not to drift away from personal experience, he does not seem to be that keen on talking about his work or emphasizing his role at the university. On a few occasions he makes reference to what he and his colleagues have done collectively in order to help the entrepreneurs access suitable information sources and early phase funding. Nicholas uses examples, both real events and imaginary scenarios that he invites the interviewer to imagine in order to understand his or her situation or that of the person in the example. He also uses more "we" and "they," referring to the university, than "I." Again, this is in contrast to Maurice, whose accounts are mainly focused on his own activities and determination in changing the areas he sees as faulty.

The narratives also look at successes and failures in their respective relationships. Most successful (or at least neutral) relationships are described with close colleagues. Mutual respect is shown most clearly in the narratives of Maurice, Darlene, and Nicholas, who mention their colleagues or discuss the joint efforts done by the team or the whole organization. One key element in each of the narratives is the acknowledgement of some degree of interdependency of functioning working relationships with other actors in the field highlighting the inter- and multidisciplinary nature of entrepreneurship development. Narratives show, however, a varying degree of content in building, maintaining, and managing stakeholder relationships. There are also some tensions or conflicts between the narrators and "others" (colleagues, background organization, industry or field, or the general public). One of the most interesting relations are described as "bureaucrats," be they academics or representatives of the public administration, who inhibit or obstruct the study participants' actions. Challenges arise when co-operations attempts are made or when the narrators try to initiate changes in areas that are outside their own field.

Despite the differences in their chosen forms of narrative emplotment, the narratives share a common moral framework upon which their constructions are based. All agents try to infer and explain the root causes of the bureaucrats' actions in a framework, where the protagonist (narrator-agent) is understood to be an exemplar of certain virtues (expertise, high commitment to tasks, opportunity seeking, etc.), and antagonists (bureaucrats) are people who are slowing down the realizations of the protagonists' plans and ideas. While Brett is sulky because of the fact that entrepreneurs tend to overestimate their knowledge base and underestimate the need for education, he also directs his accusatory finger to the stakeholder organizations, like Darlene and Maurice do. Furthermore, Brett pursues a more

integrated approach that links finance with counseling where necessary through personal linkage as opposed to bureaucratic service (cf. Gibb and Manu 1990). This way, the narratives highlight actions and achievements that distinguish the subjects from each other. In many cases, this conflict is built in the narrative using polarization by positioning oneself in one spot and the "others" (antagonists) at the opposite end. This distance is to illustrate the difference between attributes or attitudes toward entrepreneurship development. Some of the participants build this composition explicitly by stating that "I am different than others," as Maurice does. When questioning whether there is a lesson learned and whether the point is explicit, the answer seems clear. Instead of telling merely success stories, the narratives tell of things that went off or that were difficult and give an indication of what kinds of relationships do not work. The "moral" of the tale seems to be a warning about the difficulties in dealing with bureaucrats, and it is prefaced with a description of a difficult encounter, where the narrator's good ideas failed because of the bureaucrats.

It is implied in the narratives that the relationship with the bureaucrats is necessary, but not an entirely constituent element of successful entrepreneurship development work. Namely, study participants report success in spite of, rather than as a result of, bureaucrats. This way, all the narrators are managing sets of interdependences with their clients and the critical stakeholders upon which they depend, and try to make decisions about how and in which situations they engage and influence them, much like small businesses (cf. Gibb 1997). Interdependence is born when inaction/action taken by the state-owned organization in its processes affect the other development organization's outcomes. For Darlene and Maurice, the compliance of bureaucrats is important in achieving the objectives of the development work, emphasizing the reciprocal interdependence (Thompson 2010) of their activities, where the sources of interdependences are multiple. For example, a need for resources, shared interests, and preferably also to the commitment for reciprocity norms is established in the narratives. In Brett's case, on the other hand, it is not forced upon him, but he tries to fit it into his overall approach in entrepreneurship development. Such a focus on entrepreneurship development also brings with it the need for a wider systems thinking, where different providers of entrepreneurship development services and support are required to align themselves as parts of regional systems rather than independent fiefdoms with resources to protect. In cases where the interdependences cannot be removed, it is important to try to improve the capabilities of organizations that have a negative effect on others. Not only is managing interdependences a complex task, but negative experiences may result in non-productive strategies, such as avoidance (Darlene) or end results, where the loss of agency motivation (Brett and Maurice) and personal credibility (Maurice) can affect the development work.

7 DISCUSSION

7.1 Narrative sensemaking of agency

This is the point where the study (this narrative) should defend the reconstructed narratives to ward off the "So what" question about why the reconstructed narratives were told. Thus, it should answer what the reconstructed narratives tell about agency and how it is constructed in telling of entrepreneurship development. This first chapter starts with a brief revisit to the aim and objectives of the study. After that, I will present the main contribution of the study by discussing the different building blocks of agency by drawing from the findings of the study. Specifically, I will discuss the elements that have been factored into narrative sensemaking of entrepreneurship development, which have been interpreted to have a structuring role in individual agency. The second chapter focuses firmly on the contextual look. As the study has given a special role to the context of the data, I find it necessary to provide an additional view on how the agentic behavior can be interpreted against a particular contextual backdrop, acknowledging the uniqueness of the research material produced in this study. In the third chapter, I will discuss the different implications of the selected methodology, the ways it has enabled the achievement of its intentions with the chosen approach, and issues that it has prompted on the personal narratives presented here. In the last chapter, I will present some ideas for further research and policy and practice.

7.1.1 Revisiting the research aim and objectives

The thesis builds on a gap in research by examining personal agency, which is currently an under-researched and under-theorized area in entrepreneurship. Specifically, while entrepreneurship development has been an integral part of entrepreneurship research, it has ignored some important facets of entrepreneurship development by largely excluding the voices and situated knowledge of practitioners and local development agents involved in entrepreneurship development. As we have seen in the literature review, there is also a paucity in examining the concept of agency in micro level activities that individuals may use in the course of their work in order to devise different strategies to produce effects in entrepreneurship development. To address this gap, the aim of the study has been to explore agency in entrepreneurship development by granting the authorship of agency *back* to the

individuals in order to broaden our understanding of entrepreneurship development and seek different meanings and facets of agency in entrepreneurship development work.

For the research, I have collected and analyzed four personal narratives in order to work through a research strategy that connects local development agents' accounts in entrepreneurship development with what is experientially relevant to them in their work. The study has applied narrative methodology in both the presentation and analysis of the research data. In the report, I have also attempted to locate myself in the production of the texts by separating the process and product of narrating. The research question has been, "How do participants and narrators (i.e., local development agents) in this study understand and make meaning of agency in entrepreneurship development?" What has been regarded as agentive action in this talk is found both in the content and in the form of narrative sense-making. I have used tensions and breaches as a source for exploring maneuver spaces and possibilities for agentic behavior, and have thereby used them as an analytical tool to reflect how agency in entrepreneurship development is created. I have not confined myself into only tightly delineated categories for analysis; instead, I have made use of several different related ideas used in narrative research and analysis to draw from the text. I have analyzed the research material to find what is said and what kinds of subjective meanings are connected to entrepreneurship development, the ways of telling about entrepreneurship development, the subjective positions and roles described in the narratives, and agentic powers assumed in the narratives. The analysis has been conducted in two steps: the first examined the reconstructed narratives separately, and the second compared them to inductively draw suggestions from the data to use as building blocks for individual agency in entrepreneurship development.

7.1.2 Professionals and subjectivity

There are theoretical and practical implications in assigning agential powers to entrepreneurship developers and in bringing the "questions of personal causality" (Bandura 1982 in Hitlin and Elder, Jr. 2007b, 173) into scrutiny. These implications come from distinguishing between situated agency as defined in terms of an individual's capacity to change established patterns of communication and practice, and on the other hand, from the social actorhood where individuals (merely) occupy a social role. This dualism can also be called the distinction between being a subject versus being an object, denoting the different ontological statuses given to individuals. I propose here that while the existing research on entrepreneurship developers has not entirely ignored the possibility that subjectivity possesses causal efficacy, the way it has conceptualized entrepreneurship developers under

the notion of *professions* has tended to downplay important elements connected with human agency. This is specifically in how it has connected to the normative/pragmatic discussion of professional qualifications, an approach that is likely to produce stereotyped and simplified models for content and processual mastery in entrepreneurship development. These delineating choices in the focus of research on professionals have also subsequently made it difficult to understand the different building blocks for individual agency. Through applying narrative sensemaking, however, this study has made it possible to examine the entrepreneurship development work without detaching the subject from the action. This is specifically because narrative "provides a fundamental method of linking individual human actions and events with interrelated aspects to gain an understanding of outcomes. This means that it has the capacity to present relatedness between interdependencies" (Smith and Anderson 2004, 127). The very premise of this study, in fact, has been that there is subjective meaning making and interpretation involved in generating knowledge and understanding of the world and its events, and they should be kept open for the purpose of understanding human agency.

Also, rather than seeing entrepreneurship development and entrepreneurship developers as fixed entities, they are perceived as open-ended and socially negotiated. In this study, I have chosen four study participants, and each of them represents a different organization and support type. Within the entrepreneurship development and support organization categories, there is wide diversity, and the immediate associational contexts of those organizations vary. Furthermore, looking at the individual narratives, it also becomes evident that those organizations are not necessarily uniform due to the different individual interests and viewpoints, which can make the identification of a precise and objective agency position in entrepreneurship development more complex and multifaceted. This strategy is in stark contrast with the existing research that takes a function-based stance on professions and professional qualifications, and doing so, quite rarely uses individuals as the unit of analysis. I claim that this is a strength of this study.

From the start, there were two main reasons to collect data with a small and diversified group of professionals. First, having a more diverse group of study participants was considered helpful in teasing out new and interesting views to see entrepreneurship development. Thus, I specifically wanted to see how entrepreneurship development can be voiced through different groups. Secondly, when one talks about entrepreneurship development, who (meaning professional groups or organizations) really "owns" this playing field? The answer is not one group alone. I also claim that none of the professional boundaries are as clean-cut or as limited as presented in the existing literature. It is worthwhile to consider if these individuals really identify primarily with the immediate job position they have. A commonality of all the study participants is their commitment to larger overall goals in

increasing the number and quality of entrepreneurs, and a crossover between different roles and problem-task environments. If we imagine having a more homogenous group of professionals, could we then have provided some value in answering the research question? The few existing empirical studies where professionals adopt positions to story their work experiences show the idiosyncratic nature of human sensemaking. In a study by McCarthy et al. (2014) on insolvency professionals (i.e., accountants and legal specialists), there is no fixed narrative schema that all study participants would use to narrate their professional identities. The very nature of unique and situated perspectives is shown also in my study, where each of the study participants reflects upon the tensions between ideal and real and tries to rationalize what has happened in situations where these two have clashed or are expected to clash.

7.1.3 Building blocks for agency

The main implication for the theory and research is that the concept of agency offers a fruitful way to bridge different—new as well as existing, but previously detached—perspectives on entrepreneurship developers, thereby providing potentially better and richer ways to understand entrepreneurship development work. When viewing personal narratives on entrepreneurship development as self-interpretation (Mackenzie 2008), the results from the study indicate that there are different elements that come into play to structure and delineate agency in the narrative sensemaking of entrepreneurship development. Here, I will divide them into three perspectives: *cognitive* (expertise and content mastery), *behavioral* (professionalism and processual mastery), and *conative* (moral and intrinsic interest). I will open these elements below by first discussing the structuring role of each of those elements as shown in the narratives, and then by providing a triadic composite as a conceptual frame of agency in entrepreneurship development, which is the main contribution of this study.

Cognitive: Expertise and content mastery

Paying attention to how conscious intellectual activity is used in narrative sensemaking is important because cognition precedes behavior (Luthans 2005). It is portrayed in the ways the study participants use factual knowledge of entrepreneurship and entrepreneurship development and how they talk about their knowledge and experience. The role of knowledge and expertise is important because much of what entrepreneurship developers are understood to *do* is to transfer or use their expertise for the benefit of others, namely to entrepreneurs, as discussed also in the literature review. Here, on the other hand, expertise or related issues are also connected in how they are used as an articulated element of self-

description; they permit or inhibit the perception of personal competency and freedom to make sense of entrepreneurship development and to purposefully act.

Narratives discuss or imply the different benefits that having knowledge and expertise in entrepreneurship and business development can bring about, supporting the "expert paradigm" (Christensen and Klyver 2006, 304) and the narrators' self-conceptualizations of themselves as knowledge workers (cf. Chrisman and McMullan 2000; Labas et al. 2015; see also Alvesson 2011), who have a role as an important information and knowledge source within the realm of entrepreneurship and business development. However, their role is not limited only to transferring information and knowledge for entrepreneurs; the narratives also discuss some ways the narrators attempt to share their expertise with colleagues and other stakeholder representatives. The narratives do not discriminate the sources or ways this knowledge is acquired. Relevant experience and knowledge can be attained for example through formal education (Nicholas and Brett), business experience (Darlene and Nicholas), or through one's own research (Maurice). Another element is the importance of the actuality of the knowledge because even knowledge can get old at some point.

Alvesson (2011) has claimed in his research on knowledge work that knowledge cannot be detached from how it is communicated. A purely functionalistic view of knowledge as just a resource experts use is an understatement of the different functions it can have in organizational settings and in the ways individuals use it in speech and interaction. Specifically, communication helps experts that work with knowledge to "secure a sense of self" (p. 1654). Taking this into account, one could think that people are inclined to narrate experiences that make the narrator look good or at least neutral in the eyes of the listener. However, these narrations also reveal the more vulnerable side of the study participants in situations where they are rejected, or where individuals they interact with are not willing to consider their expertise. Although any rejection can be seen here as an impediment for proactive agency from the narrators, they do not—at least in the narrative telling—shake the narrators. In their interviews, the study participants remain consistent about what counts as relevant knowledge and about who is the "knower" (they or people in their trusted circles are the knowers), and there is no or very little hesitance regarding this. Therefore, the telling of rejection can be seen as a way to critique the "not-knowers," underlying the importance of knowledge and expertise in taking action in entrepreneurship development. As most of the narrations are highly subjective, the agency or intent to act is then very much based on their beliefs and perceptions of what constitutes key information as they understand it subjectively. While this may not entirely be the case in real life, in the narration, the account is at least delineated quite strictly. The plus-side is that the knowledge and experience that constitute the strong belief in the self-ascribed expertise, and that enable proactive agency in the narratives, has at least a partial chance to be realized in practice. This

is in cases where the study participants have been able to act and structure the conditions of actions in ways that are relevant for others.

Another interesting take on the expert perspective is found in the cross-comparison of the narratives that reveals a clear disunity on definitional and development objective-related questions among the narratives. Notes on these are also relevant by the way conceptualizations and the objective setting provide a different impetus for action. The narratives tie together social and human objectives (such as decreasing unemployment and increasing human well-being), national economic development objectives, and business entity development objectives. While this tendency to conceptually connect entrepreneurship and SME policy objectives is common (De 2000; see also Store, 2000; Fletcher et al. 2008 for Kosovo, Serbia, and Macedonia; Smallbone et al. 2001 for Belarus and Ukraine; Singer 2007), the study demonstrates that there can be potential tensions on a practical level in meeting these different kinds of development objectives. This is the case particularly with Darlene, who tries to manage the tensions between market-driven business entity development goals and social goals and responsibilities in empowering unemployed and marginalized people. Therefore, the different action objectives may be contested and rationally dealt with through the mechanism of prioritizing. Furthermore, the same generic label term "entrepreneurship" has been used in the narratives, while different types of attributes and aspects are connected to it. The narrators are not afraid to appraise the entrepreneurs; when one admires them (Maurice), another bashes them (Brett). The lack of a single definition of entrepreneurship to emerge across and within the narratives demonstrates how the practitioners' concept usage is as rich as in the existing theoretical and empirical literature; entrepreneurship is (still) a multidimensional concept that reflects a variety of different emphases and perspectives (Audretsch 2003). They may include paradoxes and contradictions (see e.g., Nielsen et al. [Eds.] 2013), and are therefore subject to contextual and conceptual debate.

The key point in the cognitive perspective is highly relevant in considering the different structuring roles assuming content mastery and knowledge possession of individual and practical levels. While it is not clear how the narrators have picked up their respective action objectives and definitions from the "critical mess" of entrepreneurship scholarship (Gartner 2004), they have used them confidently in narrative sensemaking as a basis for their personal theories. In the narrative telling, these ideas have led them to assess their own decisions and actions, their compatibility with the other commitments and normative expectations, and the ways any possible entitlements for actions—also divergent—are warranted. Implications of this are also materialized in the ways the study participants rationalize the reasons for their boundary-spanning activities, where different spheres of entrepreneurship development are crossed or attempts to crossings and co-operation are made. This

is an issue I will open more in Chapter 7.2. by discussing the action outcomes through context.

Behavioral: Professionalism and processual mastery

Study participants discuss the behavioral aspects of entrepreneurship development work by telling what they do and relating it to the importance of their professional skills. Professionalism is discussed in the narratives as procedural aspects of the work in how entrepreneurship development functions and operates and in the overall manner of conducting oneself. While part of the discussion involves talking about the different aspects related to dealing with entrepreneurs, the importance of procedural aspects come through in the telling also in ways the participants make comparisons between their own and others' ways of working. The discussion is extended to colleagues and representatives in other stakeholder organizations. Different tensions and breaches in this area are found in the narratives in connection with social interactions such as cooperation and the management of relationships. The discord is created within the structuration of the work and is vocalized in the narratives, particularly as a criticism toward bureaucratic procedures and the lack of accountability in publicly funded organizations.

In addition to concerns about public sector or municipality worker productivity and suggestions of lack of community spirit (Brett), the narrators also express misgivings about their ability to manage and direct the bureaucracy in the implementation of policy (Darlene). Narrators propose different reasons for this, one of which is secured salaries that provide the employees little incentive to push for the expansion of their agency mandates in order to advance in entrepreneurship development. The narrators' emphasis on the bureaucrats' imperfections has "become an epithet," as Merton says (1968, 251), someone with incapabilities and blind spots. As the narratives seem to view bureaucracy as a single unitary entity, they lack references to implications of well-functioning bureaucratic processes. Interestingly, the study participants themselves promote processes that can be interpreted as bureaucratic, such as the usage of business plans (Brett and Nicholas; cf. Gibb 2000ab) and different types of technical data management processes (as Weberian technical superiority) in following customer traffic and analysis of customer needs (Darlene). The difference is that the study participants tend to link bureaucratic processes with the success of their own efforts based on understanding and empathy toward the entrepreneurial needs. Thus, structuration of work is not perceived as bad per se, but the unresponsiveness and inability to understand the questions in hand—be they customer needs or entrepreneurial opportunities—when combined with high structuration is bad. This way, the behavioral aspects are integrally connected with the cognitive perspective and content mastery in entrepreneurship development.

When looking at the narrative as cultural stories (Silverman 2000a) of bureaucracy, it is apparent that they comply with the general view of bureaucracy in the

transitional countries, where the legacies of bureaucratic conditions are more prevalent than in many other European countries. Thus, while the narratives lack coherence in the core definitional questions on entrepreneurship development, they are fitted to the same canonical discourse on the behavioral aspects of the context, where the entrepreneurial process takes place. They point the finger particularly at non-efficiency, non-accountability, inclination to job security, and general resistance to change. The perceived incapability of bureaucrats is connected to new situations that demand interpretation, where past experiences or knowledge are no longer helpful (cf. Merton 1968). Bureaucracy thus represents the "past values" that are carried by the "people of the old time," as noted by one of the study participants. Another issue is the way old values are seen to support competing interests and power relations that slow down the process of the introduction of new ideas. In this frame, actions taken by entrepreneurship developers are both proactive and reactionary contestations of them. Maurice and Darlene, for example, are averse to political affiliations and connections. Maurice and Brett also discuss different ways they could bring successes forward in order to show others that it can be done. Therefore, what becomes agency in the narratives is how study participants adopt new and more flexible ways of working and bringing examples forward to convey that things could be done more efficiently to serve the business owners as well as themselves. Narrators thus juxtaposition the old and the new as a narrative strategy to effectively distinguish themselves from the bureaucrats.

As such, the above-mentioned themes are discussed in the narratives as long-lasting cultural or historical issues that have a curbing effect on the effectiveness of the service delivery in how they shape not only human but also institutional relations. Namely, although the (enterprising) behavior is a highly desirable attribute among entrepreneurship development professionals (see e.g., Gibb and Manu 1990), these narratives show that it has potential limits in the sociality of life. The mismatch between the narrators and their co-operators in terms of processes, structures, and people creates a tension that is not always easily solved (cf. Gibb and Manu 1990). Therefore, the narratives show that while the how-tos are essential to entrepreneurship developers in their work, collaboration in the field of entrepreneurship development can be inhibited in situations where the counterparts lack the same professionalism. This interpretation connects the behavioral aspects to the socialized interpretation of agency, and opens up new meaning of professionalism and processual mastery outside the dyadic relationships between the entrepreneurship development professionals and their clients, the entrepreneurs.

Conative: Moral and intrinsic interests

The third perspective, conative, refers to the conscious drive of an individual, which is intrinsic (English and English 1958 in Snow et al. 2004, 244) in terms of the ways it affects personal agency and purposeful action in entrepreneurship development. In this study, personal agency as explained by the study participants is

described not only in material terms, but in terms of how human agency in entrepreneurship development is connected in fulfilling a moral or a more personal purpose. While the narratives in this study lack some of the common building blocks of impression management (Jones and Pittman 1982) narratives, such as happy endings or only positive self-representations (Goffman 1959 in Lounsbury and Glynn 2001, 552), they can be seen to attribute favorable outcomes to the self while many of the unfavorable ones are related to external factors (Brown et al. 2008). This is a strategy where a positive relationship between one's actions and entrepreneurship development is built in the narratives.

This is done differently in the narratives. For example, Maurice and Darlene reinforce positive personality traits and attributes through advocating for hard work and sacrifice. Darlene works long hours and extra time to try to fight for the Center and Maurice asserts that in order to truly *be* an entrepreneurship developer, one must put his or her life into it. In Maurice's case, the commitments admittedly go deeper than for the rest, as he perceives entrepreneurs as friends rather than as clients. While Nicholas is less engaged in this type of telling, he indicates that great advancements in entrepreneurship project development would, in fact, require effort outside of working hours, which he is not able to commit to at this particular moment. This acknowledgment indicates that there are personal investments related to entrepreneurship development that are something *extra*. These findings remind us of the fact that entrepreneurship development is not perceived merely as an economical or technical phenomenon; rather, they can connect with the personal spheres of life and necessitate decisions with implications to personal affairs.

The various strategies used to take action can be at least partly motivated by individual agents' beliefs that they are "the right thing to do," proposing a moral legitimacy of the actions (Suchman 1995). When the individual agency arises from a sense of obligation, individual actors express how acutely aware they are of their role. This type of strategy can be labeled intrinsic to the individual agents, stemming from their persona as presented in the narratives. This can be read in Brett's and Maurice's narratives. Considering that one purpose of the narrative (be it fictional or factual) is to moralize and identify with the social system (White 1980), both Brett's and Maurice's narratives instantiate the moral order in entrepreneurship development. The force that drives this is Brett's character, which is made up of various elements and qualities of his personality. The general theme of his qualities is a positive desire to do right by the entrepreneurs. This is realized in the ways he combines his daily job with voluntary help. The fact that he has declined to take money for his extra efforts polishes his image even more as a benefactor. Maurice's character could also be read as a rhetorical object by looking at what we can glean from his qualities in terms of elements of telling, such as style and attitude. His qualities are determined by different dramaturgical turns from those of Brett, and they can be seen, for example, in the typification of his character into

such categories as "catastrophic." Maurice uses criticism and name calling to establish a certain image—namely the opposite—to seek an effect in telling and moralizing.

It is refreshing to notice that the way scenes are dramatized in the tellings also evoke feelings. In the narratives, people are attributed intentions, beliefs, and feelings, which keeps us grounded and reminds us that the narrators are also human. Thus, they should not be viewed narrowly as information processing and transferring entities, but rather as self-realizing individuals who have a need to connect their actions to their persona and find meaning in what they do. This points out the importance of motivation and personal interest in one's work.

Composite

When deriving from the above, we can see that the narratives point out different kinds of building blocks for agency in entrepreneurship development. The stories reflect both subjectively experienced imperatives for action based on understanding of different objectives of entrepreneurship development and their importance in the individual "theory" of entrepreneurship development, and the demands for action that arise in the interpretation of the respective situations and contexts. They also include significant experiences with others, which are woven into the narratives in order materialize these understandings and the personal dispositions to act. Finally, what agency comes out of these narratives is a self-conception–based idea of a cause-and-effect process where entrepreneurship developers propose solutions and unravel the heuristics they use in their work, attributing action to its proper agent with moral- and value-based reasons.

Based on the narratives, we cannot predict how people will act. Instead, we can see how individuals take complicated issues and construct narratives out of them. I claim that the study shows that the different "spaces of possibilities" for generative action (cf. Bantock 2012) can emerge or be created in different ways in the narrative sensemaking of entrepreneurship development in terms of these aspects; more specifically, they lie in the intersections (See Figure 2).

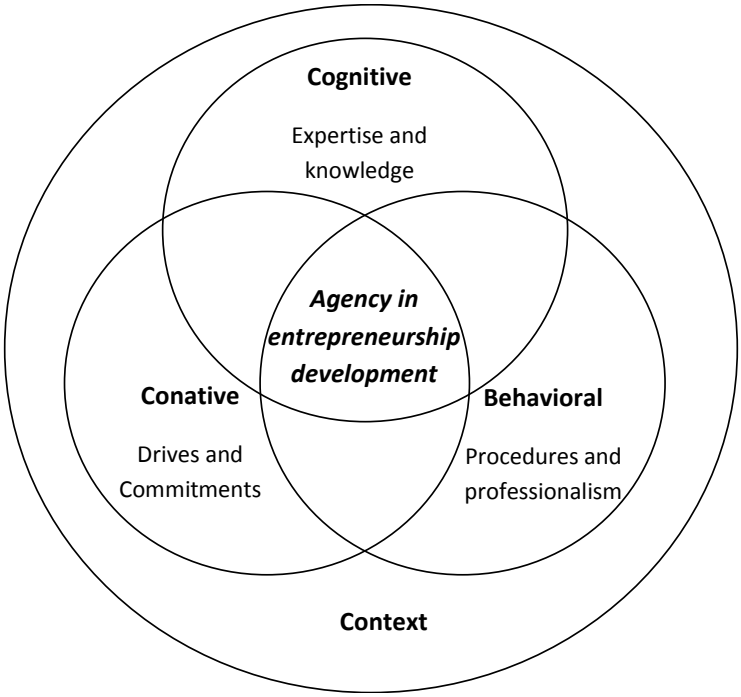

Figure 2 Spaces for agency possibilities

This approach can show and engender different types of opportunities or tensions that individuals are to resolve at the individual level to manage their agentic positions, and on the other hand, to possess agentic intentions, goal-orientation, and structural power. At the same time, these tensions reflect how the sense of active agency in entrepreneurship development emerges from the subjectively perceived self-capability (Bandura 2001), but also from the perceived social and structural possibilities in time, namely the delineated boundaries of the existence—what is possible and what is not possible. This approach presents a shift in focus from the goal-seeking nature of the agent perspective from the client to other dimensions involved in the practice.

So far, the research community's focus on entrepreneurship development has been mostly biased toward pragmatic action and the *whats* and *hows* of entrepreneurship development. However, although the expert paradigm in small business and entrepreneurship development practice would be inclined to tightly bundle together entrepreneurship development practice and goals, in reality these elements can be scattered, highly subjective, and situationally defined. This study has demonstrated that entrepreneurship development is a complex, multiply-oriented endeavor and the explicit and precise rules for entrepreneurship development prac-

tice may be hard to materialize as intended because of the human elements; development work necessarily involve the individual involvement and interpretation. The clear complexity of these issues suggest that precise forms of action may be impossible to mobilize in a given moment to produce the expected outcomes. Thus, not much is automatic about the optimal and best practice combinations of entrepreneurship development that meet the local needs, particularly in temporal and situational contexts.

Considering the findings presented above, it is also necessary to point out that these narratives admittedly reflect the context of Croatia. More specifically, they address issues that tie in closely with the academic discourse on the main problems related to bureaucracy, entrepreneurship support infrastructure and performance (see e.g., Global Competitiveness Report 2012–2013, prepared by the World Economic Forum in Schwab [Ed.] 2013), and the absence of entrepreneurial culture (Singer et al. 2012). Therefore, they point out the need to interpret narrative and subjective life stories as embedded in their historical context (Goodson 2001). While the nature of the research data could be considered to limit the generalization of the research findings, here it is argued that is has done the contrary in the ways it has surfaced many new breaches that entrepreneurship developers have brought up in the narrations. To further extend this, I will provide a more contextualized look into the interpretation of the results in the next chapter.

7.2 Boundary-spanning through the contextual look

Another contribution of this study is that it demonstrates that the individuals' agency in the narratives is a mobilizing factor for addressing and spanning different areas of entrepreneurship development practice. This suggests a flexible and boundaryless conceptualization of the entrepreneurship development practice and therefore calls for a more dynamic conception of the profession of the entrepreneurship developer. To better understand this interpretation, I have found it necessary to analyze this from a contextual perspective. In previous parts of this study, I provided the reader with background information in the country context. Here, I will elaborate more on the importance of the contextual analysis of the research data and observations on the structural and behavioral issues found while opening views to the subjective micro-foundations of entrepreneurship development. In order to achieve this, I synthesize and apply existing conceptual insights from the entrepreneurship development literature to provide a more local and contextually sensitive view of entrepreneurship development as purposive human action. Notwithstanding strongly bringing forth the context of the study, I am reluctant in treating the findings as limited only to this context because mainstream theory de-

velopment in entrepreneurship research in general should allow for the incorporation of experiences from wider ranges without treating them as marginal or eccentric (cf. Welter and Smallbone 2011a).

7.2.1 Context and "non-thingness" of entrepreneurship development

This chapter discusses how individual sensemaking is integrally connected with the macro level phenomenon identified in previous research, mainly in the literature regarding post-transitional countries. The focus is particularly on the supporting construct of institutional holes and how they help to unravel some of the discovered layers of subjective narratives, to both necessitate and provide opportunities for generative and agentic action entrepreneurship development at the individual level. More specifically, the focus here is on how macro level forces are factored into the sensemaking of entrepreneurship development.

To begin, I briefly return to the question of what we mean when we talk about entrepreneurship development because the narratives presented in this study demonstrated both a wide action space in entrepreneurship development and a plurality of individual interpretations of its content.[30] To consider entrepreneurship development merely "a thing" in itself was, however, not initially assumed here because the interpretative approach adopted does not conceptualize entrepreneurship development as "something out there", but as an outcome of sensemaking (Weick 1995) that is linguistically constituted (Berger and Luckmann 1967). Also, as discussed briefly in the previous chapters, entrepreneurship development is highly variable and never really isolated from its temporal, spatial, economic, cultural, or social contexts, nor it should be. The very contextual issues were, in fact, taken into consideration before the data collection because my initial interest was also to aid in the creation of a new perspective of entrepreneurship development, particularly in a post-transitional context, because the focus in entrepreneurship research has too often been put on mature economies (Bruton et al. 2008 in Ahlstrom and Bruton 2010). What has been visible is that the academic community centered around research on entrepreneurship is distancing itself from geographical asymmetry and welcoming research projects also in non-mature economies; research on post-transitional countries is an example of this.

Indeed, the recent discussion on contextualization in the field of entrepreneurship has emphasized the need to pay more attention to the specificity and, on the other hand, the diversity of different contexts of entrepreneurship research (Welter 2011; Welter and Xheneti 2013; Zahra and Wright 2011; Zahra et al. 2014) in order to bring more rigor and relevance to existing and, particularly, emerging research

[30] This is a parallel question to, "What stories do you call upon to talk about entrepreneurship?", which Gartner (2007, 624) encouraged us to ponder.

areas (Zahra 2007). This includes opening up to the reader about alternative arguments and the research process from the researcher's (subjective) point of view and abandoning the "sterile and highly sanitized settings" that can leave the reader with an incomplete picture and understanding of different aspects of the research (Zahra 2007, 445). Zahra and Wright (2011, see also Zahra et al. 2014) claim that when context is factored into the research, it enables better communication and insights about the phenomenon in question, enhancing the realism of entrepreneurship research. It also aids in delineating issues that deserve more focus in future studies (Wiklund and Shepherd 2011 in Zahra et al. 2014, 482). The writers (p. 72–73, see also Zahra et al. 2014, 494) suggest that "rather than being treated as a control variable, context becomes part of the story" or "sometimes it is the story," adding richness to the theory building.

Considering and engaging the context can be done differently, such as locating the phenomenon in its spatial, temporal, social, or institutional dimensions, among others (Zahra and Wright 2011; Zahra et al. 2014; Welter, 2011; see also Welter and Xheneti 2013). This research also highlights and takes advantage of the case narratives in the presentation and analyzes the diversity of different types of contexts and how they intersect. These contexts—which exist, but may be emphasized differently in each of the case narratives—include *the institutional context*, comprised of both informal institutions such as tradition and the formal institutions such as laws and regulations that are being shaped as part of the deliberate institutional change in Croatia; *the historical context* and the legacy of the former Yugoslavia; *the political context* that is affected by the process of Europeanization and intensified EU entry negotiations; and *the temporal context* (cf. different contexts in Welter and Xheneti 2013) of years 2012–2014, and especially year 2013, which was one turning point for Croatia when it entered the European Union that marks the official end for the transition.

Methodological choices can also enhance contextualization. These can be, for example, a selection of methods sensitive to context (Zahra and Wright 2011), as done here with the use of the narrative approach by showing how it enables the examination of the local development agents' situated understanding, which they use to make sense of the possibilities for human agency in entrepreneurship development. In this study, participants make reference to varying information sources, talk about rich sources of information, their views, thoughts and perceptions, showing that it tends to be more complicated than clear. When acknowledging importance and the role of context, one must consider the possibilities that what happens in one place might not happen in a similar manner somewhere else. Selection of the research strategy was not thus to ignore the "non-thingness" of entrepreneurship development work, but to tease out new avenues for understanding it. Furthermore, what the data analysis shows is that agentic contributions, when viewed from subjective perspectives, simultaneously draw lines between different

kinds of practices and purposes within the broad umbrella of entrepreneurship development, but also through the sensemaking act to ensure the coherence of the understanding of entrepreneurship development. In fact, the efficacy of the agents does not merely depend on their specific investments in delimited, differentiated actions within in their own field, but in the ways they make entrepreneurship development a coherent "thing" in their interpretation, assembled from different objectives, resources, settings, actions, and more importantly, personal beliefs of its end goals.

7.2.2 Gapping and managing institutional holes

By focusing on sensemaking in entrepreneurship development, this study shows how local development agents integrate attempts to solve the institutional holes or weaknesses in the entrepreneurship support and service provision and voice them into narratives that claim and reconstruct entrepreneurship development as a practice. Thus, they show the ways entrepreneurship development agents (as economic and social agents) interpret, respond, and employ the institutional forces to achieve their respective entrepreneurship development–related development goals by expanding the object of their development activities. What is distinctive for this study is that the study participants lack precedency; although they may apply concepts and institutionalized models transferred from other countries, the experience in how these models or rules have been successfully and traditionally applied elsewhere is not necessarily very useful in their case due to their different circumstances. Some of the study participants make it very explicitly known in their narrations. The narratives indicate that organizations and individuals working in them may take up new or supplementary obligations that belong to another support organization or sphere of social life. Entrepreneurship development is led through a process in which individuals in support organizations act to create opportunities for entrepreneurship development, particularly by filling in institutional holes belonging to another domain. This way, transformative agency (to borrow from Karp and Giddens) is found in-between the boundaries of the work, still under the sphere of influence of the narrators; as the bank manager, Brett offers informal guidance and consulting (see Chapter 6.4.4), Maurice as the technology park director takes responsibility in training pupils in secondary-level schools (see Chapter 6.1.5), Nicholas as the university professor negotiates opportunities to offer startup funding (see Chapter 6.2.5), and Darlene as the entrepreneurship center directors maneuvers and transforms her organization into a regional semi-info and resource point regarding EU projects (see Chapter 6.3.4) in order to manage the temporal shortage in the service provision. In this study, these activities, which can be interpreted as supplementary activities, are initiated on different sensemaking accounts;

for Nicholas, Brett, and Darlene, these are based on the characterization of the clientele and their needs; for Maurice, they come through a personal "theory" built for entrepreneurship development. Study participants plot narratives of their agency, while also very heavily criticizing the lack of agency, or lack of existence, of other critical stakeholder groups. In the narratives, study participants move away from the narrow focus on institutional advocacy toward a deeper engagement with the socio-economic environment through individual engagements, employing different strategies in amplifying entrepreneurs' voices to the direction of critical stakeholders (change-inducing view).

I am borrowing the notion of institutional holes here from the extant literature on transitional and developing countries (Puffer et al. 2010; Smallbone and Welter 2001ab) in order to examine entrepreneurship development as a context-bound activity that happens in these narratives; in fact, it happens in parallel with the creation of the supporting institutions as shown in the narratives. According to the literature, economic transformation includes an integral part of institutional change, where an old institutional framework is to be replaced with a new one that is more supportive toward facilitating market development (Welter and Smallbone 2011b). This includes, for example, decreasing regulatory requirements, providing incentives for productive enterprise activities, formalizing the legal system, improving access to capital, and ensuring that education is supportive toward entrepreneurship (Baumol et al. 2007). Since the institutional transformation is a long and a complex process, it is likely to include stages of disjunctions during the institutional transformation, creating ambiguity, uncertainty, or even turbulence. Turbulence is born when new order has yet to replace the former: laws, regulations, and policies are being changed frequently, but their implementation is lagging behind, creating (formal) institutional holes (Puffer et al. 2010; Smallbone and Welter 2009; Yang, 2004). Government and state policies can also include internally conflicting elements as the system is being adjusted (Luthans et al. 2000; Yang 2004), as also noted briefly in the narratives. When compared with more mature economies, transitional countries have more institutional holes and a less developed frame for economic action (Yang 2004). They have been described in extreme cases as transitional anomie (Chavance 2008), a state of instability and systemic uncertainty, and as hostile toward the economic actors (Smallbone and Welter 2001a).

Previous literature has already noted the different consequences of institutional holes in entrepreneurship development at the meso level. For example, in cases where political responses are missing, the role of non-governmental organizations in filling the existing gaps are caused by inefficient state provision (Banks and Hulme 2012; Banks et al. 2015). However, the lack of coordination between different actors, gaps in the service provision, and a general confusion among potential entrepreneurs about sources of support is not just a problem in transitional

countries (see e.g., Johnson et al. 2000 in Kautonen and Koch 2005, 379). While early criticism of the limited impact of entrepreneurship development efforts has led to an increased focus on institutional deficiencies, capacity-building in institutional development and partnerships, many of these strands of attention imply a shift away from local experiments to models that can be extrapolated from best practices and implemented elsewhere. Having said that, the "best practice" approach is not without flaws, either. It has been questioned mainly because it assumes similar conditions and institutional frames in the recipient context as in the host context. Further, it has been pointed out that even though the overall institutional frames seem very similar in different countries, the actual practices may still take different shapes (cf. Gibb 2006) due to the other external conditions. What the existing research has largely ignored is how the actors work to manage these imbalances on the personal and practical levels, as has been done in this study.

Because there is a gap between the scale of analysis in this thesis and that of the macro level analyses presented in other research reports on institutional holes and institutional development, it is not feasible to draw any conclusions between the micro level activities and the macro level changes. It is still possible to theorize on how individuals in sensemaking behave and assume agentic positions not only to address intermediate outputs, but also to address aggregate-level impacts and concerns. Narratives show how these two aspects' joint effects set in motion self-fueling actions for increasing the viability and legitimacy of promoted entrepreneurship development efforts in their respective contexts. In their refusal to commit to a unified explanation of what they do in their work, the study participants address the underlying tensions between the dominant rhetoric on entrepreneurship development and on the realities of the practice. They propose their understanding as something where subjective experience of entrepreneurship development is intervened through individual agency in contexts that can be less than desirable. In this sense, this study intersects with existing literature regarding entrepreneurial behavior in turbulent environments. Namely, even though institutional holes can present a threat for economic actors, they can also provide opportunity fields for them. For example, although the lack of appropriate institutional structures (such as educational structures or formal mechanisms for enforcing contracts) and intermediary and market-oriented organizations (such as banks) results in the creation of institutional holes, in some cases the lack of formal institutions can be gapped by economic actors themselves through the creation of substitutive and mimicking institutions (Khanna and Palepu 1997), or through the exploitation of relational governance and informal ties (Ma et al. 2006; Peng and Heath 1996; Puffer et al. 2010). Business owners (Yang 2004) as well as business support service providers (Smallbone et al. 2010) may also employ institutional deficiencies for their own benefit by creating opportunities for business operations through the existence of institutional malfunctions.

7.2.3 Takeaways through the contextual look

One of the objectives of this study has been to open up new ways to see and understand entrepreneurship development as purposive human action. Including "understanding" as one of the key objectives of this study is important in order to underline the need to deviate from the tendency to limit the notion of useful scientific knowledge to nothing but a collection of objective facts about entrepreneurship development. While being able to preserve the complexity of human action, narrative research is challenged with the notion of accumulating knowledge in order to produce understandings at a conceptual level out of situated interpretations (Josselson 2006), although according to some, as a form of social life they need no defense per se (Atkinson and Delamont 2006). In general, good research should yield more general lessons for entrepreneurship research. All of the reconstructed narratives in this study serve a basic need to provide a narrative concordance in entrepreneurship development, but they obviously differ in personally meaningful episodes and themes attached to the development work and the resulting degree and array of possibilities in entrepreneurship development. Because of this, in taking the selected method's outcome for granted, researchers who are interested in replicating the study may produce different types of results. However, although the results and reported experiences gained in the reconstructed narratives can be idiosyncratic, or at best have regionally and nationally specific features producing subjective descriptions of *these* models in *these* circumstances, many of them, when connected with a larger interpretative frame, can be relevant in terms of understanding entrepreneurship development. Therefore, there is no reason to believe that the subjective accounts studied here do not have any connection with others alike in different contexts. Thus, this study contributes to developing an understanding of the different meanings which shape the interpretations of experiences of human agency within entrepreneurship development work.

To summarize, although I cannot adhere to generalization in the typical sense, this type of communication has the potential to offer something for the social process in creating the "play" on entrepreneurship development; it can potentially provide a new and fruitful feedback loop to policy developers on matters regarding grassroots activities on entrepreneurship development as highly a diffuse work. Therefore, notwithstanding this constraint, these narratives suggest that the role of individual involvement is also extended to entrepreneurship development agents, who contribute not only in the implementation of supporting measures, but in strengthening, expediting, and deepening the potential impact of any macro level changes through their own agency. Narrative sensemaking in this study suggests that the empowerment for the entrepreneurship development agents is, then, derived from the very context they function in. Furthermore, to be an agent is to be able to extend the practice of entrepreneurship development beyond the limits of

the present moment through productive and proactive connectivity and the usage of subjective imagination as expressed in the narratives in this study. Thus, while these reconstructed narratives serve as local close-up images of discrete agents, they can increase the researcher's sensitivity to such experiences through the presentation of mundane and contextualized description. It is suggested, accordingly, that such an approach can make contributions to the existing literature by examining the specific context of the post-transition economy, and recognizing entrepreneurship development as a highly context-dependent process through which experts in various support and development organizations interpret their respective circumstances and bring together their skills and other resources to exploit contextually bound possibilities for entrepreneurship development.

7.3 Implications of the selected method

The use of narratives is not new per se. We see that narratives and vignettes of entrepreneurship development are everywhere; they are in brochures and leaflets, evaluations and best practice reports, in media (cf. Maurice's publicly distributed success story), and in academic publications. They may be conceived to have different functions as promoting causes, distributing best practice models, gaining legitimacy, or developing new theories. I claim that these "sanitized" versions are a basic way to communicate and rationalize the entrepreneurship development practice. Cases can be considered as reductive stories instituted by the social practices of entrepreneurship researchers and practitioners when they are compared with messy narratives. The more neatly defined and delimited forms of reporting are indeed more easily digested and relatable to researchers, because they relate to the discursive nature of knowledge used to communicate and produce order for things that actually are messy in their natural state (cf. Morson and Emerson 1990 in Steyaert 2004 11). Although instructive in providing factual information about various entrepreneurship development models, previous study approaches fail to answer some questions regarding the relationship between agent and action in entrepreneurship development. Any entrepreneurship development "model" or "practice" has a wide variety of interpretations, depending on where the model is implemented (context) and who is asked (narrator/agent). Therefore, it is important in retaining some of the "noise" that can be significant in terms of the whole storyline (Hodginson and Hodginson 2001 in Bathmaker 2010, 2) of entrepreneurship development.

Considering the above, the great benefits of the approach selected in this study have been that narrativizing allows the different nuances to emerge perhaps better when compared to many other methods because the narrators not only analyze their own actions, but also interact against and with their environment and counterparts

in their narratives. The focus on the use of language in representation and the study of our world has been employed to shift the reader's attention merely from the substantive approach in entrepreneurship development to the interest of subjective meaning making and agency. This is also considered one of the strengths of this study, which has been able to produce new and unique qualitative data of entrepreneurship development. It has also been able to resist the inclination to produce and reinforce archetypical images of entrepreneurship development work (see e.g., Ahmad 2014). On the other hand, my decision to use reconstructions has meant sacrificing the transparency of language and accuracy to some degree in in this telling. However, because studies utilizing subjective views on and about entrepreneurship development are still rather limited, this study can be said to meet the need for data and the generation of questions for further research in this under-researched area.

Another observation is related to the quality of data presentation. While it was claimed earlier that narratives are always limited in how they are able to reflect the reality or truth due to various limitations related to narrating, one central element is the power the researcher has over it. I am more than aware that my own narrative capabilities as well as my interpretive takes on the data eventually shape it into what it is in this study. The pressure to form both interesting and scholarly relevant summations from moments in the tape is considerable, and the experiences in producing the reconstructions have been very humbling to say the least. Challenges arise, especially when there are no real peaks in the telling or when it is rather general and just glosses over past events. Here, the judges are naturally the readers who decide whether the study has been able to achieve what it intended to in its uses of literary devices.

Although the data presentation decisions have been led by my research question and associated theoretical interests, there is inevitably some artistry related to the science. Namely, it is possible that the study participant would have preferred not to present the reconstructed versions I have produced. However, in this study, it was not important to consider how close their self-perceptions come to the interpretations presented here. Having said that, it is not irrelevant either when remembering that individuals are naturally concerned about how they are portrayed. Therefore, while being mindful of the constituting forces of language, narrations in this study may also be interpreted as devices for facilitating a construction of the idea of an entrepreneurship developer, highlighting the social function of narratives in establishing professional authority and social status (Atkinson and Delamont 2006). There is, thus, always a motivation behind the communication, whether it is to justify, explain, inform, or boast about something (Schegloff 1997 in Hänninen 2004, 80). Narration is always done with respect to the particular audience (Polkinghorne 1996) with performative, positioning, and pragmatic intentions (Davies and Harré 1990). It is also good to remember that as active agents,

we may feel obligated and bound at the same time by the social context to present ourselves in certain ways (cf. Lucious-Hoene and Deppermann 2000 in Foss 2004, 84). But when the meaning of being an entrepreneurship developer is carried throughout the entire text, it is not easily reduced to condensed narrative plots or summaries (cf. Richardson 2000, 924 in Boutaiba 2004, 25). Thus, we have to be aware that the portrayal of entrepreneurship developers cannot be entirely identical with the initial intention of the narrators.

Finally, from reality and truth we have to move to other "big" concepts like morality. When opening up such personal experiences to scrutiny and producing one version of the narrated experience, it is necessary to consider the ethics of writing narratives. Writing is not neutral, and our own positionality is always implicated. Thus, when creating a version, I gaze at it from a particular angle with a moral obligation to state my position, and consciously and partly unconsciously include sections of narrations that direct the attention to selected parts of the whole story (cf. Sikes 2010). Although personal experiences in data collection have been discussed to some degree in entrepreneurship research, they are usually discarded when "sanitizing" the research data in the process of presentation and analysis. They can, however, be used as research data or as a way to support the researcher's understanding of the viewpoints and values embedded in the research context (see e.g., Grisar-Kassé 2004). Accounts of personal experiences and feelings during fieldwork are found in handbooks of qualitative studies (see e.g., Lofland and Lofland 1995), particularly among guides to ethnographic studies (see e.g., Hammersley and Atkinson 2007). The study, thus, conveys the sense of my confronting (as a researcher) both practical and philosophical isues related to studying intimate accounts. Granted, searching for "the other's voice" is not only mistermed today, but also merely a memory from the past (Lincoln and Denzin 2000, 1057); however, it is still essential in this context to discuss it. For example, the "encounters" and situations demanding interpretation and reflection of the positions and prejudices adopted by those involved in communication about entrepreneurship development (in this case the study participants and me) may seem inconsequential, but in fact, they demand that both researchers as well as practitioners reflect whether they have done their best to understand the specific and contextual influencers. In order to reassure myself, I have tried to be as transparent as possible.

7.4 Recommendations for the future

This study has produced some ideas about where research is headed in the future. Firstly, the reinterpretation of agency in entrepreneurship development exemplifies a problematization of entrepreneurship development as a theoretical field.

Therefore, I believe that we need further theory work on contextualizing the entrepreneurship development practice. Examining and theorizing agency and the possibilities of entrepreneurship development in a variety of contexts and comparing them may be worth pursuing in the future to gain a deeper understanding of the recursive and dynamic interplay between contexts and entrepreneurship development work. I would recommend continuing along the lines of interpretive research, as it provides benefits over other methods. In this study, for example, rather than speculate about the content and effects of various development schemes and models that are, frankly, just another "black box," it was decided to study the accessible meanings of entrepreneurship development. It was also considered that local development agents' experiences came with intangible thoughts and feelings about entrepreneurship development that are not easy to detect, at least until they become noticed and sought out. Specifically, to study individual and agential points that are arbitrary distinctions between different interests and opportunities can mask some key issues and concerns in entrepreneurship development and can prevent the exploitation of distinctive solutions that might be of particular benefit. Therefore, in entrepreneurship, research questions should be asked about how to bring obscure issues into focus and the general academic discussion, many of them connected particularly to the contextual and sociocultural differences between the "Western" mainstream research and the specific entrepreneurship and entrepreneurship development research needs in non-mature economies. I would credit the deployment of the narrative approach in the study as one way to notice such differences, and to enable the problematization of the taken-for-granted research settings. Thus, usage of such or similar methodology enables the researcher to embrace diverse sources and contexts for studying entrepreneurship development work and associated questions (such as professional identity), and avoids accepting only predetermined investigative frames, while on the other hand ignoring epistemic differences.

Secondly, this study has also presented some ideas on how agency in entrepreneurship development could be theorized as a boundary-spanning activity in contexts where it is used to gap institutional holes. I invite more researchers to refine and expand on this issue. A study conducted by Markman et al. (2008) on university technology managers utilized this same conceptualization (operating in and between different contexts that have differing standards, norms, and values), but with a focus on the managers as boundary spanners between firms and academic scientists. This study, on the other hand, suggests a more faceless relationship between the entrepreneurship development professional and the society. Therefore, I propose that it would be beneficial in the future to conceptualize the state/society as a "second client" for entrepreneurship developers in the frame of gapping institutional holes.

Finally, I suggest looking into issues related to relational agency and knowledge-laden work. In Chapter 4 I explained that, initially, one of the reasons of embarking on this research project was to gain an understanding of the reality of local development agents in order to accelerate co-operation. As a result of the study, I have come to understand the different premises from which professionals come to their work and the different ways they construct their work. It has also made me ponder the different possibilities for efficient co-operation and inter-professional activities in entrepreneurial trajectories and the ways agency could be conceptualized not only as an individual effort, but also as a relational one in knowledge-laden work (see e.g., Edwards 2010). This is particularly interesting, taking into account the boundary-spanning perspective that requires not only utilization and confident engagement with the professionals' specialized knowledge of entrepreneurship development, but also their capacity to recognize, envision, and take action in responding to the demands of the situation in relation with others. Thus, it involves negotiating interpretations with other agents that have a stake in those boundary-spanning areas. Relational agency sounds like an interesting idea because it has been suggested to lead to enhanced forms of professional agency in fields where professional practices intersect or have common end goals (see e.g., Edwards 2011). Here, the different agents' meanings and their consequences would not be studied separately (see e.g., Gibb 200b; Hytti 2003), but as shared and negotiated. This would provide a fresh view because entrepreneurship development is usually portrayed as enacted in particular (and fixed) institutional settings.

With regards to entrepreneurship policy, attention could be given to the relationships between organizations and agents. Micro-level entrepreneurship policy prescriptions that focus on education, advising, and providing access to funding (Storey 2008) have focused heavily on structural and organizational development to ensure the availability of the appropriate support services. From the service providers' and funders' side, these forms of direct assistance are resource intensive because they necessitate and tie into skilled human resources (McMullan et al. 2001). At the same time, it has been noted that the number of support organizations is not a reliable indicator of the strength of the entrepreneurship support system (see e.g., regarding Croatia, Chapter 5.2.1). Namely, a publicly funded visible infrastructure may in fact signal major weaknesses in the overall system; conversely, a lack of visible infrastructure does not necessarily mean a lack of entrepreneurship support because the support may be embedded in the existing organizations (Gibb 1993a, 2000b). While literature in the transitional countries signals the need to consider the institutional transferability of support measures and structures (Gibb 2000a), it might also be relevant to consider if the models applied in the Western countries realize in their ideal forms as well. This is because in general, the results

from micro policies are mixed among OECD countries and are found to be dependent of the country context (OECD 2007ab in Storey 2008). Therefore, ensuring the exact organizational structure might not be the key feature determining the success of particular development measures as suggested in this study. Namely, policies can be delivered successfully in a number of different ways, and by organizations that have different kinds of governance structures (Storey, 2008). Guided by this thought, more resources could be allocated toward human resource development and supporting agency and individual engagement of the most effective key players instead of merely focusing on organizational development in order to accelerate proactive bottom-up approaches. Another point lies in enforcing policies that promote inclusive complementarity, co-operation, and different ways to scale up integrative local solutions that prove effective. One way to do this is to create more shared platforms to identify and pursue common goals. Constructive dialogue across and between disciplinary as well professional and sectoral lines can be important for both operational and conceptual advancement in entrepreneurship development.

While the interpretive approach and limited data produced in this study do not allow a comprehensive presentation and analysis of useful tools or mechanisms for entrepreneurship development practice, it does still raise a few issues for the professionals in the field to consider. Firstly, the study encourages the professionals to be reflexive and transparent to allow for a better level of sophistication in making sense of one's own professional underpinnings regarding *whats*, *whys*, *hows*, and *with whoms*, and their implications in the entrepreneurship development work. It can potentially also enhance more efficient translation of experiential knowledge from the practitioners to the decision and policy makers. Secondly, it is advisable to consider new ways of taking advocacy roles, both within and outside the organizational borders, such as in co-operation with other agents or in a third space.

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