Entrepreneurship within rural tourism: A private walkway on Banks Peninsula, New Zealand

Abstract
Rural tourism is considered an economic alternative for farmers who are facing sinking profits and require additional income. This in turn can lead to an entrepreneurial response. The distinction between simple diversification and entrepreneurship takes place when separate legal entities for new ventures are formed. Entrepreneurship is commonly defined as creating something of value from practically nothing. It is the process of creating or seizing an opportunity, and pursuing it regardless of the resources currently personally controlled. This involves the definition, creation and distribution of value and benefits to individuals. In New Zealand’s modern history, the main factor supporting rural development was how a well educated rural population reacted to the withdrawal of farm subsidies in the mid 1980s. Treeby and Burtenshaw (2003) see this as the key historical driver in the diversification of rural enterprises. New Zealand moved from a highly regulated economy prior to 1984 to one of the most deregulated in the Western World. The thrust of the new government in 1984 was to make farming more efficient by removing subsidies and exposing the rural sector to international prices, including government services, virtually overnight. After initial growing pains, farmers of the post 1984 period are now more confident of their future and reluctant to going back to government subsidized farming. One example of entrepreneurial response resulting from these events has been the establishment of the first private rural walkway in New Zealand on Banks Peninsula.

Keywords:
rural tourism; private rural walkways; entrepreneurship; New Zealand

Introduction
During the past decade farmers have increasingly diversified their sources of income. They do so to provide for retirement, maintaining their farm household income, to defend farm equity or ensure family succession. Farm diversification in New Zealand led to dairying, farming of new sheep and cattle breeds, ostrich farming or venturing into farm forestry.
There has also been a rise in entrepreneurial activity on farms. Some of these ventures are integrated with existing or changed forms of land use. This paper investigates the effects of entrepreneurship, within rural tourism, on the diversification of farming on Banks Peninsula, New Zealand. It will portray factors contributing to entrepreneurial activity in New Zealand’s rural sector and showcase a private rural walkway enterprise. The study is based on a desk review of existing tourism research relevant to the needs of rural enterprises and/or the means of addressing them. It also analyses local council policy initiatives as well as economic data for Banks Peninsula.

Setting the scene - the big picture

New Zealand is situated in the southwestern Pacific Ocean and consists of two main islands and a few smaller islands. Their combined area of 270 500 sq km is similar to the size of Japan. Hill country and mountain ranges dominate the country’s landscape. The country has a population of 4 million. One in seven people live in rural areas (Statistics NZ, 2001). The climate is temperate and average temperatures range from 8°C in July to 17°C in January. Summer temperatures can reach 30°C in inland and eastern regions. The average rainfall varies widely. The driest season for most of the North Island and the northern South Island of the country are the summer months December to February. Both islands are long and narrow, which means that rural areas are commonly less than two hours drive from medium sized towns or cities where modern urban services and facilities are available. Well developed rural roads and electricity supply networks allow most rural people a similar living standard to their urban counterparts.

New Zealand’s economy is much dependent on overseas trade. Agricultural, forestry and horticultural products make up 69 per cent of total exports. Tourism has also become an increasingly significant source of income for the nation. The New Zealand tourism industry is made up of 10 major public-listed companies and more than 16,500 small to medium enterprises (SMEs). Tourism is a major employer and supports one in ten jobs in the country. Nearly 97 per cent of all private enterprises in New Zealand are small and medium sized enterprises, employing 19 or fewer people (Statistics NZ, 2001). New Zealand farms operate as private businesses, usually family owned SMEs, producing a mix of products such as milk, meat and wool.

High Internet access differentiates New Zealand from many of its neighbors in the Asia / Pacific region. Internet access by rural schools and rural residents is a vital component in rural development. Electronic banking, communication, information, marketing and education services reduce the divide between rural and urban New Zealanders. The importance placed on the communication technology is highlighted by Treeby & Burtenshaw (2003): The underlying philosophy is that, by providing rural people access to information and communication technology, entrepreneurial rural people will use these networks to create their own rural enterprises. An example of this is the country’s wine industry, where many vineyards now market and sell the wine they produce direct to customers worldwide.

In New Zealand’s modern history, the main factor supporting rural development was how a well educated rural population reacted to the withdrawal of farm subsidies in the mid 1980s. Treeby & Burtenshaw (2003) see this as the key historical driver in the diversification of rural enterprises. New Zealand moved from a highly regulated economy prior to 1984 to one of the most deregulated in the Western World. The thrust of the new government in 1984 was to make farming more efficient by removing
subsidies and exposing the rural sector to international prices, including government services, virtually overnight. The government also returned many activities to regional and local government. The responsibility for resource management under a new Resource Management Act in 1991 encouraged individual responsibility for sustainable resource use. Treeby & Burtenshaw (2003) have seen farmers post 1984 more confident of their future and reluctant to go back to government subsidized farming. The Resource Management Act in New Zealand (usually called the RMA) is the main piece of legislation that sets out how we should manage our environment. It is based on the idea of the sustainable management of our resources, and it encourages us to plan for the future of our environment. While the RMA provides a guide to what is important in our environment, it generally leaves the decisions about how to manage the environment in the hands of the local community.

Entrepreneurial culture

Across all industry sectors, according to Frederic (2004), New Zealand is emerging as one of the world’s most entrepreneurial countries with 16.82 per cent of existing firms being classified as entrepreneurial firms what is the highest amongst developed countries. Informal investment counted for 99.2 per cent of total investment while professional venture capital accounted for just 0.8 per cent. Most New Zealand entrepreneurs are based at home, they are single operators with few employees, what is especially the case in service industries. UNITEC, based in Auckland, is currently conducting the Global Entrepreneurship Monitor (GEM), an international research initiative, set up in 39 OECD countries, to provide a window into New Zealand’s entrepreneurial state. The GEM seeks to answer:

- How much entrepreneurial activity is happening worldwide?
- What are the different types of entrepreneurship?
- Why are some countries more entrepreneurial than others?
- What can governments do to promote and facilitate entrepreneurial activity?

Timmons (in Morrison et al., 1999) defines entrepreneurship as creating something of value from practically nothing:

*It is the process of creating or seizing an opportunity, and pursuing it regardless of the resources currently personally controlled. This involves the definition, creation, and distribution of value and benefits to individuals, groups, organizations and society at large*” (p. 10).

The distinction between simple diversification and entrepreneurship is drawn, when separate legal entities for new ventures are created (Newman, Pers. Comm, 2006; Morrison et al., 1999, p. 5).

McGinn (2005) describes New Zealanders as entrepreneurial but not ambitious, resulting in falling behind other countries in terms of standard of living. Hull (2003) proposes that despite New Zealanders having many small enterprises, strong levels of entrepreneurial activity, and high proportions of individuals who own their own business, that there is a lively debate on whether New Zealand culture is indeed an enterprise culture. The high rate of home-based businesses in the country in general and in rural tourism ventures is matching the typology of the lifestyle entrepreneur.

Audretsch in Hull, (2003) portray barriers to growth in New Zealand in that we enjoy success in sport and cultural activities and recommends that we extend this attitude into all our activities so that we reward success and risk taking when applied to other
endeavors. New Zealand has to want to grow – it has to want talented people to succeed, it has to provide the climate that makes success possible and it has to allow people to enjoy the fruits of their success. McGinn (2005) sees New Zealand business still suffering from the ‘tall poppy syndrome’. While New Zealanders in general are known to be innovative, the level of business investment in research and development although steadily increasing over the past years is still below the OECD average. In the Canterbury province of the South Island, the Canterbury Development Corporation is attempting to address such shortcomings. On a national level, initiatives such as the ‘New Zealand Trade and Enterprise’ (NZTE) Escalator service is designed to assist business growth by providing innovative small to medium sized enterprises and entrepreneur New Zealanders with capital to expand, diversify, or commercialize a new concept with skills and assistance to access investment opportunities (www.cdc.org.nz).

Rural tourism

Rural tourism falls into the area of ‘specialist accommodation’ which should provide the following factors: “personal service, activities offered to guests and accommodation that is usually owner operated and not part of any chain or consortium” (Pearce & Moscardo, 1992, in Morrison, Pearce, Moscardo, Nadkarni & O’Leary, 1996, p. 2). The gender issue in providing such service has played a great role as a driver for development of farm tourism businesses. Nilsson (2001) points out that the wife has a central role in farm tourism while the husband focuses on the day to day running of the farming venture.

Reasons why visitors are interested in rural tourism include:

- experiencing what is perceived as a healthy lifestyle, with plenty of fresh air, wholesome food and exercise,
- activities associated with rural locations such as hiking, horse riding, fishing, bird watching or camping,
- getting away from a stressful and fast paced city environment to the peace and tranquility of the bush,
- enjoying the friendly warmth and hospitality of country people,
- visiting sites of historical, cultural and perhaps personal significance, and
- visiting friends and relatives, and reaffirming origins (Craig-Smith, Cody & Middleton, 1993, pp. 8-9).

While such activities are still common in rural areas, there are many other activities now engaged in, alongside the traditional use, which are quite different, such as trail biking, off road motor vehicle riding, hang gliding, jet boating. In such instances, rural areas have become a location and a backdrop for the activities, rather than a key setting.

There is a global trend for visitors to demand greater flexibility and informality from their holiday experiences, resulting in a major growth in the ‘anti-tourist’ market segment, both in Australia and elsewhere. “The anti tourist is someone who cares about conservation and the environment and who strongly dislikes ‘touristy’ places” (Craig-Smith, Cody & Middleton, 1993, pp. 8-9). An anti tourist prefers to be part of the genuine environment of a place rather than be protected from it by tourist organizers, international hotels and familiar experiences.

Farm tourism is often considered an economic alternative for farmers who are facing sinking profits and require additional income. Encouragement of tourism on farms is
considered a mean to overcome lower profits and provide employment opportunities. The potential of farm tourism to the rural sector is recognized on a regional level. New Zealand’s Canterbury Rural Development Summit recommendation “Taking action to resolve rural challenges” recommends under point six – ‘Diversification of the rural economy’, that new land based industries are needed and more profitable areas than traditional beef and sheep farming have to be identified. Linking rural activities with tourism with an eco, cultural or historical emphasis are highlighted as the most opportune. Further, craft activities or private gardens are stated to hold potential from being linked to the tourism theme (www.nzine.co.nz/life/rural2.html). Gourmet food products are another area of potential. Unique fruit pates and cheeses have been successfully launched by Rutherford and Meyer, a business run by two North Canterbury women, now developing export markets in the United Kingdom (www.nzine.co.nz/life/rural2.html). Another aspect of farm tourism, called the ‘WWOOF’ scheme (Willing Workers on Organic Farms), although not income generating but saving on labour costs, could be added (McIntosh & Campbell 2001). The WWOOF participants from all over the world work voluntarily on New Zealand farms in exchange for meals and accommodation.

The Ministry of Agriculture and Forestry (MAF) has played an important role in facilitating new rural initiatives. “MAF’s work in rural tourism is an example where a facilitation programme aimed at reinforcing the goals of sustainable agriculture, has identified another commercial land use…Just under 40 per cent of respondents in a MAF survey had enterprises that were either all or in part based on the tourism industry. Just over half of these enterprises provided accommodation” (Treeby & Burtenshaw, 2003, pp. 34). Other rural facilitators worth mentioning are community based educational initiatives such as the “Rural Education Activities Programme (REAP)” (www.reap.org.nz), funded by central government and the “Small Business Enterprise Centres (SBEC)” (http://canterbury.cyberplace.org.nz), funded by a partnership of central and local government and local industry.

A further reason to start farm tourism ventures was creating social contacts for farmers who often live in remote areas. A chance for more personal fulfillment, coupled with the availability of empty rooms from children having left home lowered the financial barriers for lifestyle entrepreneurial ventures. Some farmers joined up with “Rural Tourism Holding (RTH)” (www.ruraltours.co.nz), which arranges rural tours, accommodation and bed and breakfast options. RTH is New Zealand’s largest farm stay, home stay and bed and breakfast service provider. Other sources of marketing were the internet, roadside signs and the local tourist information centre.

Banks Peninsula comprises some 107,000 hectares and is located to the south and east of the city of Christchurch on New Zealand’s South Island. The Peninsula was named after Joseph Banks, the botanist who accompanied Captain Cook on his voyage of discovery to the South Pacific in 1770 (Hargreaves, 2002,). Tourism on Banks Peninsula is growing five times faster than the national average. Christchurch (population 340,000) is the principal city in the province of Canterbury and gateway to the South Island. Travel time to Akaroa, the main settlement on the Peninsula, takes about one hour and thirty minutes. Akaroa is one of the best known tourist and holiday destinations in the region and a significant component of the Christchurch tourism and recreational hinterland. While this township is situated only 86 kilometers from Christchurch, it is isolated from the city and the rest of the province of Canterbury by its topography. “The volcanic origin of the Peninsula presents itself in numerous high
peaks and narrow gullies, running into the sea in more than fifty bays around the perimeter of the Peninsula. Some of the bays are home to one family, while larger settlements of more than one hundred residents are found at Le Bois and Okains Bay, both hosting a large number of holiday homes also (Fountain & Hall, 2002, pp. 155). The outer bays are connected to each other and to Akaroa by a network of steep and windy roads.

Brathwaite (1988) points out that Akaroa, nestled along its natural harbour, was originally a French settlement, which failed to proclaim sovereignty over Banks Peninsula. The French settlers introduced grapevines in 1840, ten years before formal settlement of Canterbury by the British (Schuster et al., 2002, p. 19). The French connection in Akaroa has been consciously promoted since the 1960s, when the Akaroa District Council added the prefix ‘Rue’ to all street names of a French origin in an attempt to draw attention to the French associations of the town (Fountain, 1998, n.p.). The other image promoted is that of the home of the ‘Hectors Dolphin’, which can be found in Banks Peninsula’s harbour and along its coastal shoreline in the Pacific Ocean.

During the 1980s, a series of droughts, combined with the withdrawal of farm subsidies during this period, affected the viability of many farms in the area. This resulted in diversification into other land uses, including tree cropping, viticulture, the rearing of llama, deer and ostrich, lavender farming, horticulture, and the tourism industry…niche crops such as grapes, olives, herbs and flowers can be further developed to supplement traditional agricultural applications such as beef, lamb and wool. However, certain challenges like a shortage of water available to many farming areas need to be addressed (Fountain & Hall, 2002; Bank Peninsula Tourism, 2003).

Akaroa became increasingly economically reliant on the development of the tourism industry, including related second home development. The name weekenders is given to holiday home owners in the town, a group that now makes up more than fifty per cent of ratepayers in Akaroa. Banks Peninsula Tourism (2003) predicted that 90 per cent of all domestic day-visitors were from within the Canterbury region. This shows that local and domestic markets form the main source of income to the Banks Peninsula tourism industry and should remain an important focus in marketing efforts. “Approximately 160 persons, on average over the year 2002, were employed directly in tourism in Akaroa…total employment in Akaroa as measured in the 2001 census was around 261 persons…total direct spending by tourists in Akaroa is estimated to have been NZ$ 17.3 million in the 2002 year” (Simmons, Fairweather & Shone, 2003, n.p.). The number of overnight stays recorded in the district to the year ended July 2003 was 17.6 per cent up on the previous year, according to District Council information (Warren, 2003). With over two million visitors to Canterbury each year, tourism is a key element of all the district economies of this province. The sector contributes around NZD 550 million annually and is predicted to grow by more than 70 per cent in the next six years (http://creds.blogspot.com).

On Banks Peninsula are many entrepreneurial opportunities/initiatives; however this research focuses on the development of private rural walkways as an entrepreneurial enterprise. In 1989, crippling interest rates and the removal of farm subsidies, plus the worst drought the Banks Peninsula had ever seen, propelled many rural ventures into serious financial problems. Grocke, Perkins and Devlin (1998) pointed to farmers consuming more of their limited income, rather than reinvesting in farm businesses,
leading to the lowering of farm revenue. During a rural social event in 1989, the idea for opening a private walking track came up and neighbours started talking to discuss the viability of a track. By early September 1989, nine landowners had voted to set up a 35 kilometer, four day walking track using existing farm buildings as walker’s accommodation. Back then this kind of venture was pretty much uncharted territory. Redgrave (2005) describes the planned route as climbing as high as 699 meters, taking in early colonial and farming buildings, passing ancient indigenous Maori pa and battle sites, following volcanic coastline and weaving through stands of regenerating native forest. Walkers could sight New Zealand fur seals and Hector’s dolphins, yellow eyed penguins, wood pigeons and a host of other native birds.

Initially, numbers of walkers were limited to four per day, with hut and track fees paid in advance. Nobody but the landowners themselves had to be asked for permission. The track, the first of its kind in New Zealand, opened on December 1 1989, the day the Resource Management Act went to Parliament, thus avoiding compliance costs for accommodation, amongst others. “The total numbers of walkers in the first year was about 300…from October to April. The track operates on a one way system which has the advantage to walkers of minimizing contact with other walkers” (Hargreaves, 2002, pp. 4). Fast forward to 2004 and the now 13 shareholders/directors of Banks Peninsula Limited can barely remember the bad old days. “Today their track, with purpose built accommodation for 12 people a night is walked by up to 2700 people a year. Walkers pay NZD 200 each for the pleasure…which suggests the Banks Peninsula Track is grossing over half a million dollars a season” (Redgrave, 2005, p. 75). Thirty per cent of current track walkers are overseas tourists, the rest are domestic patrons.

Reuters Business Briefing posted an interview with one of the founding members of the track, remarking:

“If we have learned anything it is that tourists are more reliable than animals because they provide an income in rain as well as in drought… in 1999, tourism provided more than half of their income, in 2000 it was less than half, because of improved farm incomes and because they bought an extra 110 ha, taking the total landholding to 421ha …you build up knowledge of what people want” (wwf.Business.reuters.com).

Farmers who want to develop a private rural walkway can face a number of issues. One of the problems landowners may face is what will happen to the track if one of them sells out or subdivides his/ her property. Long term access agreements between landowners are essential for this kind of venture. There is also a legal responsibility under the Occupational Health and Safety Act (OSH). This has presented an initial concern for farmers. "I guess as a business we are a limited liability company, so as far as the track, it’s a company separate from the farm which should give us some degree of protection” (Grocke et al., 1998, n. p.). The company structure assists in the venture decision making process. Farmers are used to making independent decisions, so it presented them with a challenge to work together to form a consensus in the decision making process. The company structure is also more practical in dealing jointly with Resource Management Act and Building Act requirements. Perhaps the reason why the Banks Peninsula Track has been successful is that there is a strong financial incentive for the landowners to cooperate.

For example, the base payment for a landowner is currently around NZD 10,000 per annum. The actual amount of the payment is a function of the annual number of walkers. One landowner that has only a short stretch of the track receives the NZD 10,000 per annum and in return only has a maximum 1-2 days of track maintenance each year. Farmers offering accommodation would gross an additional NZD 50,000 – 60,000 per annum (Hargreaves, 2002, pp. 9-10).
The Southern Bays Track is an example of a second privately owned track on Banks Peninsula that failed. Local residents and Real Estate agents pointed to the withdrawal of access by first one, then two landowners as the main reason for the demise of this particular track.

New Zealand is renowned for great walking tracks in its National Parks. Names such as Abel Tasman, Milford or Routeburn track typically appear in wholesaler’s tour brochures or travel guide books. Crowding can be a problem for public huts. Herein lays an advantage for private tracks. “By limiting the number of walkers on the Banks Peninsula Track to the bed capacity, walkers always know they have a bed and do not have to race ahead to the next hut” (Hargreaves, 2002, p. 11). Extra services by private tracks like pack cartage is another bonus, which is almost absent in National Park walking options.

The greatest indicator of the Banks Peninsula Track success is the way it has paved the way for a new kind of tramping experience in New Zealand. Now there are a total of 14 private walking tracks on farms around New Zealand. “For many farmers it’s the first time they’ve actively opened their gates to the general public – and found the experience rewarding (Redgrave, 2005, p. 76). The rise of private walking tracks is a unique New Zealand phenomenon, says Walter Hirsh, author of Hidden Trails: Private Walking Tracks in New Zealand. He describes them as homegrown and self sustaining, reflecting the creativity and enterprise of rural landowners as they develop tourism projects, but they also provide good tramping experiences.

There is no official private walking track network and no official statistics, but North & South research suggests that from October 2003 to May 2004 more than 10,000 people took advantage of private walking tracks, and 60 to 70 per cent of them were women (Redgrave, 2005, p. 77).

The success of private walking tracks in New Zealand started a trend to offering private walks on public tracks around the country. “In September 2003 Christchurch tourism operators Tuatara Tours set up a three day guided walking adventure ushering a maximum 15 walkers from Christchurch to Akaroa via two ferry trips, a gondola ride and across private and Department of Conservation land. Walkers pay NZD 990 and get to stay in up market accommodation such as historic Godley House hotel at Diamond Harbor” (Redgrave, 2005, p. 82). This walk covers a distance of 39 kilometers.

Yet another example of expanding the concept of walking tracks has been the idea of converting the former Little River railway line on Banks Peninsula for public recreational use. The idea was first mooted 7 years ago and in 2003, the Christchurch – Little River Railway Trust was formed with an aim to transform the former railway route into a trail catering for walkers and cyclists wishing to view the region at close quarters, while avoiding the traffic on the busy road between Little River and Christchurch (Farrell, 2006). The 44 kilometer long journey passes through spectacular landscape, rich in wildlife and human history. Skirting the massive flanks of the ancient volcanoes which make up Banks Peninsula, the trail hugs the shoreline of a vast lagoon, Lake Ellesmere and Lake Forsyth. The project is being developed in stages. The trail is near level, following the route of the former railway line. The surface is compacted shingle, and bridges have been reconstructed over each waterway. The route is safe for family groups and for people of all levels of fitness. It can be traveled in a single long day. The author was among the first to cycle the opening of the first 19 kilometers open to the public on May 28, 2006. “Working in conjunction with Ngai Tahu and the Wairewa...
Runanga, the Department of Conservation, Environment Canterbury, Christchurch City Council, Banks Peninsula District Council and Selwyn District Council, and with hours of work from numerous volunteers, The RailTrail Trust’s vision is now reality” (Farrell, 2006, p. 35). The RailTrail will sit well with longer distance touring cyclists, visiting Banks Peninsula, including many from overseas. Cycle tourists support the local economy; they carry fewer luggages for basic needs such as food and buy more from settlements they pass through. The same can be said for the inflow of walkers in supporting rural settlements.

Local Government has not been unaffected by all this development on Banks Peninsula. A draft walking and cycling strategy for the district has been lodged in December 2005, aiming to “seek to increase the participation rate for the entire Peninsula community in walking and cycling for recreational and transport needs” (Boulter & Everingham, 2005, p. 6). The development and improvement of walkways and cycle linkages to connect communities is a desired outcome, amongst others. The draft also states that the development of indigenous Maori Walking Trails could also have significant potential.

**Conclusion**

Entrepreneurship is recognized as being at the heart of an economic development task and driven by the motivations of individuals, who are seeking to satisfy their personal goals. As such, the ultimate aim of economic development is to create opportunities for personal fulfillment through economic activity, according to Fass & Scothorne, 1990 (in Morrison et al., 1999, p. 3). The establishment of the Banks Peninsula Track venture identified an opportunity to create something from nothing, regardless of a lack of resources. The venture helped to diversify the local economy on Banks Peninsula. It also fits the brief of entrepreneurship in terms of creating a separate legal entity from its farms. One can however argue if entrepreneurs without expansion traits i.e. lifestyle entrepreneurs are ‘real’ entrepreneurs.

A major contributing factor in developing entrepreneurial ideas has been the abolition of farm subsidies in the mid 1980s, forcing farmers to deal innovatively with economic decline. High internet access and a well educated rural population (Banks Peninsula has the highest concentration of tertiary qualified people in the country) were helpful in coping with these changes. Strong growth in tourism in the province, the inflow of second home ‘weekenders’ and day trippers to Akaroa, coupled with the proximity of Christchurch’s population of 340,000 worked in their favor. The creation of a private rural walkway met the needs of the “Anti tourist’ movement in search for a more authentic experience head on. The economic multiplier effect of private walkway participants spending filtering into the local community cannot be underestimated. The latest available figures of 2,700 walkers in 2004 for the Banks Peninsula track will vouch for this. Determining the exact financial impact for the rural economy warrants further study.

This entrepreneurial success in creating a niche has been the trendsetter for the establishment of many more private walkways all over New Zealand for the rural sector. It is also noteworthy that of all walkers, “60 to 70 per cent of them were women… the driving forces behind most of these tracks are women too” (Hirsh in Redgrave, 2005, p. 77). Entrepreneurial success also encouraged initiatives on a local level like private enterprise walks on public tracks or public initiatives like the creation of the RailTrail corridor on the Peninsula. It further contributed to initiatives on a local government level in terms of the development of a walking and cycling strategy for the district.
Lastly, credit should be given to community based rural development facilitators and also government agencies such as the Ministry of Agriculture and Fisheries for their support to the rural sector during agricultural reforms.

References


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