

**Global Marketing**

**Business 76.4**

# **Exam 1 Review**

## **Part 1**

**Chapters 1,2,3,4,5**

## Chapter 2 The Global Economic Environment

- 1.** 2-4 The dollar value of worldwide capital movements exceeds the value of merchandise and services trade.  
T; p. 49  
**A** a. True  
b. False
- 2.** 2-7 The phrase “a \$1.5 trillion day” could be used to describe the daily volume of capital movements in world markets.  
T; p. 49  
**A** a. True  
b. False
- 3.** 2-20 The largest percentage of the world’s population lives in low-income countries with GNP per capita <\$785.  
F; pp. 58–60  
**B** a. True  
b. False
- 4.** 2-26 The G7 is comprised of low-income countries.  
F; p. 66  
**B** a. True  
b. False
- 5.** 2-56 Which type of economic system is characterized by market resource allocation and state resource ownership:  
pp. 51–55  
**Market Socialism**
- 6.** 2-62 Which of the following best describes low-income countries:  
e a. high percentage of population engaged in agriculture  
b. heavy reliance on foreign aid  
pp. 58–60 c. political instability  
**E** d. high birth rates  
e. all of the above
- 7.** 2-65 Which of the following big emerging markets (BEMs) can be classified as “low- income”:  
c a. Argentina, Brazil, Mexico, and South Africa  
pp. 58–60 b. Poland, Turkey, and Indonesia  
**C** c. China and India  
d. South Korea
- 8.** 2-63 Global marketers should take note of the fact that only about 15 percent of the world’s population is located in:  
p. 58  
(Table 2)  
**High income countries**

- 9.** 2-68  
a  
pp. 56–59  
**A**
- LDC exports consist mainly of:  
a. standardized manufactured goods such as apparel  
b. agricultural products  
c. high-tech products  
d. financial services
- 10.** 2-70  
d  
p. 64  
**D**
- Which CEO has undertaken an initiative to make information technology products and services available to consumers in low-income countries:  
a. Ted Waitt (Gateway)  
b. Bill Gates (Microsoft)  
c. Steve Jobs (Apple)  
d. Carly Fiorina (Hewlett-Packard)
- 11.** 2-67  
pp. 56–59  
**LDC**
- Most of the world’s population lives in:
- 12.** 2-92  
a  
p. 74  
**A**
- Which of the following is true about China’s ranking among importing and exporting countries:  
a. China ranks among the top five exporters but not among the top five importers.  
b. China ranks among the top five importers but not among the top five exporters.  
c. China ranks among both the top five exporters and among the top five importers.  
d. China does not rank among either the top five exporters or among the top five importers.
- 13.** 2-44  
c  
p. 49  
**C**
- Which of the following is not an accurate description of the world economic scene today:  
a. the “capitalism versus socialism” struggle is over  
b. production has become uncoupled from employment  
c. trade, not capital movements, is the driving force  
d. the world economy dominates  
e. all are accurate descriptions
- 14.** 2-71  
b  
p. 64  
**B**
- Which two companies are sourcing product components from small-scale enterprises in Brazil:  
a. Ford Motor Company and Armani  
b. DaimlerChrysler and Hermes  
c. General Motors and Hugo Boss  
d. Volkswagen and Coach

- 15.** 2-98 Which country is not part of the euro zone:  
 d a. Germany  
 b. Italy  
 pp. 81–83 c. France  
 (Case) d. United Kingdom  
**D** e. Belgium

### Chapter 3 The Global Trade Environment

- 16.** 3-3 The World Trade Organization was founded in 1947.  
 a. True  
 F; p. 91 b. False  
**B**
- 17.** 3-39 Germany has the largest economy (as measured by GNP) of the  
 nations in the European Union.  
 T; p. 112 a. True  
**A** b. False
- 18.** 3-46 Harmonization of product standards in the European Union will allow  
 some companies to obtain marketing economies by consolidating the  
 number of product variations needed.  
 T; p. 115 a. True  
**A** b. False
- 19.** 3-11 An economic union represents the most fully developed form of  
 preferential trade agreement among nations.  
 T; p. 94 a. True  
**A** b. False
- 20.** 3-40 All 15 EU member countries are also members of the euro zone.  
 a. True  
 F; p. 113 b. False  
**B**
- 21.** 3-55 Which form of regional cooperation agreement, when fully  
 d implemented, would entail creation of a unified central bank, the use  
 of a single currency, and common policies on agriculture, social  
 p. 94 services and welfare: \_\_\_\_\_  
**Economic**  
**Union**
- 22.** 3-54 Which of the following statements is true about the World Trade  
 b Organization:  
 a. It is the successor to the IMF.  
 p. 92 b. It is the successor to GATT.  
**B** c. It is the successor to NAFTA.  
 d. It is the successor to the EU.

23. 3-59  
c  
p. 96  
**Free Trade Area**
- The form of economic cooperation that calls for countries to eliminate all internal barriers to trade among themselves even while maintaining independent trade policies vis-à-vis third countries is known as a(n) \_\_\_\_\_.
24. 3-60  
b  
p. 96  
**Customs Union**
- A new bilateral agreement between the European Union and Turkey will eliminate internal trade barriers and establish common external tariffs. This arrangement is a(n): \_\_\_\_\_.
25. 3-64  
b  
pp. 96–97  
**B**
- The North American Free Trade Agreement:  
a. eliminates tariffs between North America and the EU  
b. will gradually reduce tariffs and other trade barriers between the United States, Canada, and Mexico  
c. was created by the World Trade Organization  
d. benefits the United States and Canada at Mexico's expense
26. 3-73  
c  
pp. 102–104  
**Brazil**
- The country in Latin America with the largest consumer market and a population that is expected to reach 200 million early in the 21st century is: \_\_\_\_\_.
27. 3-78  
a  
pp. 104–105  
**A**
- Which regional market arrangement has the smallest total population:  
a. CARICOM  
b. ASEAN  
c. EEA  
d. NAFTA  
e. MERCOSUR
28. 3-79  
b  
p. 105  
**B**
- Which of the following is not currently a member of CARICOM:  
a. Bahamas  
b. Cuba  
c. Grenada  
d. Jamaica  
e. St. Lucia

29. 3-82 The proper name of the economic cooperation group that consists  
d exclusively of Asian countries is:  
pp. 107–109 a. East Asian Trading Group  
D b. Japan Inc.  
c. the Asian Economic Cooperation  
d. Association of Southeast Asian Nations  
e. Asia-Pacific Economic Cooperation
30. 3-84 Which of the following is not a member of ASEAN:  
a a. South Korea  
pp. 107–109 b. Malaysia  
A c. Thailand  
d. Singapore  
e. Vietnam
31. 3-90 Which of the following is not a member of the European Union:  
c a. Sweden  
pp. 111–112 b. Austria  
C c. Switzerland  
d. Italy  
e. Greece
32. 3-98 Which of the following is not emphasized by Japanese business  
d culture:  
p. 149 a. self-denial  
D b. harmony and consensus  
c. market share  
d. independence
33. 3-98 Which of the following is not a correct statement of a change that will  
b affect how companies do business in Europe's single market:  
p. 115 a. harmonization of product standards  
B b. less competitive pricing environment  
c. common guidelines for TV broadcasting  
d. reduction in customs formalities for goods crossing borders
34. 3-93 Which member of the European Union has both the largest economy  
b (as measured by GNP) and the largest population:  
p. 112  
Germany

## Chapter 4 Social and Cultural Environments

35. 4-5 Cooking, music, and status differentiation are examples of cultural universals.  
T; p. 134  
**A** a. True  
b. False
36. 4-6 Sociologists assert that production is a defining hallmark of postmodern society in the 21st century.  
T; p. 135  
**A** a. True  
b. False
37. 4-15 Advertising at Nissan Motor is centralized, and headquarters requires that music and other advertising elements be standardized across world markets.  
F; p. 138  
**B** a. True  
b. False
38. 4-16 Visa, American Express, and MasterCard are forecasting significant global growth because marketing efforts are expected to result in the development of favorable attitudes toward credit cards.  
T; p. 138  
**A** a. True  
b. False
39. 4-19 McDonald's successful global expansion has been made possible in part because of the growing worldwide acceptance of "fast-food culture."  
T; pp. 139–140  
**A** a. True  
b. False
40. 4-18 Profitability is the sole criterion used by the founders of Ben & Jerry's Homemade when deciding which country markets to enter.  
F; p. 139  
**B** a. True  
b. False
41. 4-20 In India, local companies have an advantage over global ones when it comes to understanding food and drink preferences.  
T; p. 140  
**A** a. True  
b. False
42. 4-17 Global growth for Visa, American Express, and MasterCard will be limited because, in many cultures, the prevailing attitude is that credit cards are inferior to cash.  
F; p. 138  
**B** a. True  
b. False

43. 4-21 The Jollibee fast-food chain in the Philippines is a wholly owned subsidiary of McDonald's.  
F; p. 142  
**B**  
a. True  
b. False
44. 4-61 The world's two leading ice cream marketers are:  
d  
a. Nestlé and Procter & Gamble  
b. Unilever and Kraft Foods  
p. 132  
**D**  
c. Groupe Danone and Procter & Gamble  
d. Unilever and Nestlé  
e. General Mills and Kraft Foods
45. 4-62 Which global company recently acquired Vermont-based Ben & Jerry's Homemade:  
b  
p. 132  
**Unilever**
46. 4-63 \_\_\_\_\_ can be defined as "the ways of living, built up by a group of human beings that are transmitted from one generation to another."  
b  
p. 134  
**Culture**
47. 4-71 When global marketers assess how the color of a label or the shape of a package might be perceived, they are dealing with \_\_\_\_\_.  
b  
p. 136  
**Visual Aesthetics**
48. 4-72 In many Asian countries, \_\_\_\_\_ is a color that is associated with death.  
d  
pp. 136–137  
**White**
49. 4-92 U.S. Corp. established a joint venture with RussProm, a Russian aerospace concern. The U.S. partner relied on teams of lawyers to pursue due diligence and ensure that every eventuality was covered by contracts. RussProm managers found all this confusing, and were more interested in building personal relationships and mutual trust. Which of the following best explains the situation:  
a  
pp. 147&149  
**A**  
a. U.S. culture is low-context, Russia's is high-context.  
b. U.S. culture is high-context, Russia's is low-context.  
c. The United States and Russia are both low-context cultures.  
d. The United States and Russia are both high-context cultures.



- 50.** 4-73 In many parts of the world, \_\_\_\_\_ is a color that is  
e associated with love and adventure.  
pp. 136–137 a. blue  
E b. green  
c. black  
d. white  
e. red
- 51.** 4-91 \_\_\_\_\_ is a phrase used to describe a country or regional  
a culture where a business deal depends more on person’s word than on  
pp. 147&149 formal paperwork or a legally binding contract.  
A a. High-context  
b. Low-context  
c. Cultural universal  
d. Self-reference criterion
- 52.** 4-97 Which of the following is not true about Japan’s culture, traditions,  
a and behavior:  
p. 149 a. oriented toward individual  
A b. consensus is important  
c. government and business cooperate  
d. attitude of self-denial
- 53.** 4-110 According to recent research on the relevance of Hofstede’s social  
b values framework to global marketing, consumers in countries ranking  
pp. 153 high on the individualism dimension respond well to:  
B a. functional brand images  
b. sensory brand images  
c. social brand images  
d. none of the above  
e. all of the above

54. 4-114  
d  
pp. 153–154  
**D**
- Procter & Gamble’s introduction of All-Temperature Cheer laundry detergent in Japan was a flop at first. The problem was that Japanese women wash clothes in cold water—either tap water or leftover bath water—so they don’t care about all-temperature washing (which is a big selling point in the United States). Also, Cheer was first introduced in Japan at a time when the market for fabric softeners in Japan was rapidly expanding. However, when Japanese housewives added lots of fabric softener to the water, Cheer didn’t produce many suds (Americans don’t use as much fabric softener). P&G reformulated the product so it wouldn’t be affected by fabric softeners, and ads for Cheer in Japan pledged superior cleaning in cold water, not all temperatures. Which of the following might have helped P&G avoid the initial problems with Cheer:
- Maslow’s hierarchy
  - high- versus low- context culture
  - diffusion of innovation
  - self-reference criterion
  - ethnocentric orientation
55. 4-111  
a  
p. 153  
**A**
- According to recent research on the relevance of Hofstede’s social values framework to global marketing, \_\_\_\_\_ enhance brand performance in countries that rank low on the power distance dimension.
- functional brand images
  - sensory brand images
  - social brand images
  - none of the above
  - all of the above
56. 4-119  
a  
pp. 156–157  
**A**
- To speed adoption of a new product, the marketing team should:
- ensure that features and benefits can be communicated or demonstrated
  - design the maximum amount of complexity into the product
  - discourage limited use on a “trial” basis
  - attempt to make a clean break with existing customer values
57. 4-133  
b  
pp. 167–168  
(Case)  
**B**
- Which of the following best sums up the experience of Walt Disney Company executives with Disney’s new theme park in Paris:
- They were guided by the “think global, act local” principle.
  - They fall prey to the self-reference criterion.
  - They exhibited a geocentric management orientation.
  - They miscalculated the rate of diffusion of innovations in Europe.

## Chapter 5 The Political, Legal, and Regulatory Environment

58. 5-8 The various forms of asset seizure represent the ultimate threat that a government can direct toward a company.  
T; p. 182  
**A**  
a. True  
b. False
59. 5-11 If a foreign company is taken over by the host country government without any compensation being paid, confiscation has occurred.  
T; p. 182  
**A**  
a. True  
b. False
60. 5-6 Political risk tends to be higher in developing countries compared with industrialized countries.  
T; p. 176  
**A**  
a. True  
b. False
61. 5-12 “Nationalization” is defined as the transfer of ownership of foreign property or assets to the host-country government.  
T; p. 182  
**A**  
a. True  
b. False
62. 5-10 If a foreign company is taken over by the host country government and some form of compensation is paid, *expropriation* has occurred.  
T; p. 182  
**A**  
a. True  
b. False
63. 5-54 The trend toward privatization in many parts of the world is a reflection of changes in which environment:  
b  
p. 174  
**B**  
a. social and cultural  
b. economic and political  
c. scientific and technological  
d. physical and natural
64. 5-55 By definition, \_\_\_\_\_ is the potential for a change in a country’s political environment or government policy that could adversely affect a global company’s operations.  
a  
p. 176  
**Political Risk**
65. 5-58 Economic turmoil and popular unrest forced President Suharto to resign in 1998. He was president of what country:  
d  
p. 178  
**D**  
a. Malaysia  
b. Thailand  
c. Singapore  
d. Indonesia  
e. Hong Kong

66. 5-61 What type of international disputes would be taken before the  
a International Court of Justice:  
a. disputes between two nations  
p. 185 b. disputes between two companies  
A c. disputes between a company and a nation  
d. disputes between a citizen of one country and a company from a  
different country
67. 5-57 Which region of the world is a company likely to encounter the  
c highest potential for political risk:  
  
p. 178  
**Latin America**
68. 5-60 After Fidel Castro took power in Cuba in 1959, his government seized  
b control of American property **without paying compensation**. Coca-  
Cola, DuPont, Texaco, and dozens of other American companies have  
pp. 182–183 filed claims against Cuba seeking financial settlements. The term that  
**Confiscation** most specifically describes the action Castro took against these  
companies is \_\_\_\_\_.
69. 5-69 Engineers at a company in a developing country study an American  
a computer chip design, copy it, and produce identical chips that are  
then sold to local computer makers. What form of intellectual property  
p. 189 has been wrongly appropriated:  
A a. patent  
b. copyright  
c. trademark  
d. trade secrets
70. 5-70 In many developing countries, manufacturers produce “knock off”  
c clothing by Calvin Klein, Tommy Hilfiger, and other designers. The  
unauthorized goods bear the designer’s name, but are often of inferior  
p. 189 quality and sell for lower prices than the real thing. What form of  
C intellectual property has been wrongly appropriated:  
a. patent  
b. copyright  
c. trademark  
d. trade secrets
71. 5-94 Which country has passed the most stringently enforced anti-bribery  
d law:  
a. Germany  
p. 198 b. Japan  
D c. Mexico  
d. United States

72. 5-79 Recent changes in U.S. patent law mean that patents are now valid for:  
c a. 17 years from the date of filing  
b. 17 years from the date the patent is granted  
p. 192 c. 20 years from the date of filing  
C d. 20 years from the date the patent is granted
73. 5-71 In many parts of the world, sales of unauthorized videos of Hollywood  
b movies cost the movie studios billions of dollars. When illegal copies  
of movies are made, what form of intellectual property has been  
p. 189 wrongly appropriated:  
B a. patent  
b. copyright  
c. trademark  
d. trade secrets
74. 5-86 The U.S. government recently imposed multimillion dollar fines on  
e the defendants in a price fixing suit brought against American  
agribusiness giant Archer Daniels Midland. ADM agreed to pay \$100  
pp. 192–196 million in fines. This shows the importance of \_\_\_\_\_  
Antitrust issues in global marketing.

Hope is not a **106)** \_\_\_\_\_.

List the 4 Management Orientations **Page 15-20**

107) Ethnocentric – management assumes that products and practices in home country are superior and attempt to sell standardized products worldwide without adaptation or customization.

108) Polycentric – management believes host country is unique and attempts to sell products that are customized to the needs and wants of specific markets.

109) Regiocentric – management sees similarities and differences amongst regions and implements a regional strategy by customizing products based on regional similarities.

110) Geocentric – management views the entire world as a potential market and recognizes similarities and differences between home and host countries

List the 7 components of the Marketing Mix

**111) Product**

**112) Price**

**113) Place**

**114) Promotion, Packaging, Positioning, People**

Global localization means that a successful global marketer must have the ability to think **115) globally** and act **116) locally**

List the 4 key methods for effectively selling products globally to approximately 6 billion people worldwide. Page 3-7

117) Focus – concentration on a core business or competence

118) Value Creation - a function of benefits, price, and quality

119) Competitive Advantage – creating more value for customers than the competitors

120) Target Marketing - tailoring the marketing mix to meet the needs of the target market extremely well.

List 3 restraining forces of global marketing: End of Chpt 1

121) Management Myopia – management ignores global marketing opportunities

122) Organizational Culture – when headquarters or subsidiary management thinks “they know it all” global marketing efforts are restrained

123) National Controls – control over market access and entry

The first 5 chapters of the book discusses issues relevant to selling products world wide. List 5 global environmental factors to consider as a global marketer.

124) Economic System

125) Trade Agreements

126) Culture and Values

127) Political

128) Legal

The Group of Seven (G7) are a group of high-income countries that try to steer the global economy to prosperity and stability. List the 7 countries.

129) Britain

130) Canada

131) Germany

132) France

133) Italy

134) Japan

135) United States

The percentage of potential buyers or households who own a particular product refers to the 136) \_\_\_\_\_.

The 6 stages of a Product Life Cycle are:

- 137) Introduction
- 138) Growth
- 139) Maturity
- 140) Decline, Obsolescence, Revitalization

A record of all economic transactions between the residents of a country and the rest of the world is called the **141) balance of payments**

A record of all recurring trade in merchandise and services, private gifts, and public aid transactions between countries is called the **141) current account**

Many countries seek to lower trade barriers to trade within their regions with Preferential Trade Agreements. List 4 types of Trade Agreements.

- |                     |                             |
|---------------------|-----------------------------|
| 142)Free Trade Area | Example: NAFTA              |
| 143)Customs Unions  | Example: Andean Community   |
| 144)Common Market   | Example: Mercosur, CARICOM, |
| 145)Economic Unions | Example: European Union     |

South Korea, Taiwan, Singapore, and Hong Kong are referred to as “tigers”.

Another name for tigers is NIE, which is an acronym for **146) Newly Industrializing Economies**

List the countries with the greatest number of people.

- | <u>Country</u> | <u>Population</u> |
|----------------|-------------------|
| 147) China     | ~1.2 billion      |



148) India ~1billion

149) US ~275 million

List the 5 mental stages of the adoption process

150) Awareness

151) Interest

152) Evaluation

153) Trial

154) Adoption

List the 5 major factors affecting the rate at which innovations are adopted.

155) Relative Advantage – how a new product compares with an existing product

156) Compatibility-the extent to which a product is consistent with existing values and past experiences

157) Complexity – the degree to which the new product is or is not difficult to understand

158) Divisibility – the ability of a product to be tried and used on a limited basis without great expense.

159) Communicability – the degree to which benefits of an innovation or the value of a product can be communicated to a potential market.

Classifications of individuals within a market on the basis of their receptivity to innovation are called **160)** \_\_\_\_\_.

List the 5 adopter categories and give the percentages for each:

161) Innovators	2.5%
162) Early Adopters	13.5%
163) Early Majority	34%
164) Late Majority	34%
165) Non Adopters / Laggards	16%

List 5 **social institutions** that are part of a culture and impacts product success .

166)Family

167)Education

168)Religion

169)Government

170)Business

List 5 elements of **abstract culture** in a country can affect product success.

171)Religion

172)Perceptions

173)Attitudes

174)Beliefs

175)Values

There are 8 items that vary dramatically from country to country and can affect the local reaction to a company's brands or products. List the remaining 6.

176) 1- Attitudes

**177) 2-Beliefs**

**178) 3-Values**

**179) 4-Aesthetics**

**180) 5-Dietary Preferences**

**6-Ability of company employees to function effectively in different cultures Page 164 Chapter Summary**

**182) 7-Language**

8) Communication

Each nation has a culture that reflects its society and a culture that reflects the relative importance of the government and political and legal systems. This is often referred to as the political culture of a nation. Issues arising from the political environment include the governing party's attitude toward: Page **173**

183) Sovereignty

184) Political Risk

185) Taxes

186) Threat of Equity Dilution

187) Expropriation

Supreme and independent political authority is called **188) sovereignty**

**The rules and principles that nation states consider binding upon themselves is call 189) \_\_\_\_\_.**

List 2 key components of the Foreign Corrupt Practices Act Page **198**

1) 190) disclosure – required accounting controls to record all transactions

2) 191) prohibition – illegal for a US corporation to bribe a foreign govt official or political party in an effort to get business

An electronic data interchange system mentioned in Chapter 6 allows a company's business units to:

**192) submit orders**

**193) issue invoices**

**194) conduct business electronically with other companies**

An effort to work more closely with vendors on stock replenishment is called 195) efficient consumer response

Market research as discussed in Chapter 6 involves 5 basic steps:

**196) 1) Identifying the research problem**

**197) 2) Developing a methodology and research plan**

**198) 3) Collecting Data**

**199) 4) Analyzing the data**

**200) 5) Presenting the findings**

Define the term copyright

**Establishes ownership of a written, recorded, performed, or filmed creative work.**

Define expropriation

**Refers to governmental action to dispossess a foreign company or investor. The company is usually compensated**

Give an example of a type of qualitative research

1) focus groups

List 2 causes of political risk

- 1) **tension between the residents aspirations and real conditions**
- 2) **long standing issues or conflicts**

List 3 symptoms of political risk

- 1) **currency depreciation**
- 2) **the threat of civil disorder or ethnic conflict**
- 3) **economic decline**

Define **Competitive Advantage Page 5**

When a company succeeds in creating more value for customers than its competitors the company has a Competitive Advantage.

Define a **Global Industry Page 5**

A global industry is one in which a competitive advantage can be achieved by integrating and leveraging operations on a worldwide basis.

Boundaryless Marketing is an approach that:

**Gives employees at all levels and in all departments the opportunity to be involved in marketing. The goal is to eliminate the communication barriers between marketing and other functional areas.**

List 3 driving forces of global marketing:

- 1) market needs and wants
- 2) technology
- 3) transportation

- 4) communication
- 5) product costs
- 6) quality
- 7) world economic trends

List 3 major changes in the world economy over the last decade. Page **49**

- 1) increased volume of capital movements
- 2) end of the cold war
- 3) growth of e-commerce
- 4) increase in productivity despite decrease in employment
- 5) emergence of the world economy as a dominant economic unit

List the 4 key economic systems

- 1) Market Capitalism
- 2) Centrally planned socialism
- 3) Centrally planned capitalism
- 4) Market Socialism

List the 4 Stages of Market Development

- 1) Low-Income
- 2) Lower-Middle Income
- 3) Upper-Middle Income
- 4) High Income

Provide 3 characteristics of General Agreement on Tariffs and Trade (GATT)

- 1) intended to promote trade among member nations
- 2) handled trade disputes

### 3) lacked enforcement power

List 2 marketing issues you must consider when trying to sell to each of the following markets:

#### 1) Asia-Pacific

- i) products must be tailored to local tastes
- ii) political instability (India)
- iii) hostility towards foreigners
- iv) must build trust

#### 2) Europe

- i) direct comparability of prices
- ii) content and product standards are harmonizing

#### 3) Middle East

- i) 95% Muslim
- ii) varying types of societies, beliefs, and traditions
- iii) authority comes with age and power stems from family size
- iv) developing rapport, respect, and mutual trust is critical
- v) women are not involved in business