

# Walden University

College of Social and Behavioral Sciences

This is to certify that the doctoral dissertation by

Arliene T. Penn

has been found to be complete and satisfactory in all respects,  
and that any and all revisions required by  
the review committee have been made.

## Review Committee

Dr. Kevin Fandl, Committee Chairperson,  
Public Policy and Administration Faculty

Dr. Ian Cole, Committee Member,  
Public Policy and Administration Faculty

Dr. Lydia Forsythe, University Reviewer,  
Public Policy and Administration Faculty

Chief Academic Officer and Provost  
Sue Subocz, Ph.D.

Walden University  
2020

Abstract

The Impact of Public Consultation on Business Growth in the Virgin Islands

by

Arliene T. Penn

MS, Capella University, 2011

MA, American University, 2010

BA, American University, 2009

AS, H.L. Stoutt Community College, 2003

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Administration and Public Policy

Walden University

November 2020

## Abstract

Consistent public consultation in the making of policies and regulations is a problem in the Virgin Islands, affecting small businesses across the territory. Small business owners and the public have challenged the government to be more accountable and transparent in drafting and implementing legislation and regulations. The stakeholders are mainly concerned with those pieces of legislation and regulations that have a behavioral, social, or economic impact on their business, and, in turn, society. There is a lack of research on how the presence or absence of public input in the rulemaking process of business regulations impacts the economic growth and development of small businesses. The purpose of this qualitative case study was to explore the direct and indirect impact of business regulations on the economic growth and development of small businesses in the Virgin Islands, particularly inns and villas. The research question concerned whether public consultation into proposed business regulations impacts business growth in the Virgin Islands. Small business owners with establishments on Tortola were interviewed between May and June 2019. The data analysis strategy incorporated a case study that explored the experiences of participants who were owners of small villas. The information was assessed through institutional theory and good governance concepts of transparency and accountability. The findings may be used by public officials and public officers to create business regulations that bolster a healthy and hospitable small business sector in the Virgin Islands.



The Impact of Public Consultation on Business Growth in the Virgin Islands

by

Arliene T. Penn

MS, Capella University, 2011

MA, American University, 2010

BA, American University, 2009

AS, H.L Stoutt Community College, 2003

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Administration and Public Policy

Walden University

August 2020

ProQuest Number:28151624

All rights reserved

INFORMATION TO ALL USERS

The quality of this reproduction is dependent on the quality of the copy submitted.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if material had to be removed, a note will indicate the deletion.



ProQuest 28151624

Published by ProQuest LLC (2020). Copyright of the Dissertation is held by the Author.

All Rights Reserved.

This work is protected against unauthorized copying under Title 17, United States Code  
Microform Edition © ProQuest LLC.

ProQuest LLC  
789 East Eisenhower Parkway  
P.O. Box 1346  
Ann Arbor, MI 48106 - 1346

## Dedication

I dedicate this dissertation to my husband, Mr. William Winston Penn, who encouraged me to start and finish this educational journey. There were times when I thought about giving up, and you would always say, “Do not look at the mountain. Remember, bit-by-bit; the bird builds her nest!” I am grateful for your support and continued unwavering commitment to God and our family. I thank you for being present and for always pushing me to move to the next level. Thank you for motivating and challenging me in different ways to finish this race successfully. Your words were indeed similar to those of Walden University—that the best dissertation is a finished one. William, overall, I thank you for your patience, encouragement, enthusiasm, and words of wisdom. I could not have had a better support system on this academic and professional journey. I love you and Praise be unto God Almighty, Abba our Father on this important achievement for both of us.

## Acknowledgments

I take this opportunity to express my sincere gratitude to Walden University for giving me the avenue through which I could access learning in the areas of public administration and public policy. I had a theoretical yet practical opportunity to implement my new knowledge in the workplace while learning from an amazing cadre of professors who pushed my thinking in every course taken on this doctoral journey.

I thank my sons, Shaamuoy and Shaal'Que Baronville, and my adopted children by marriage for understanding why I had to take this dissertation with me on vacation as we navigated many destinations on cruises. I am happy that we were still able to enjoy the excursions and good conversations.

Indeed, I am grateful to my chair, Professor Kevin Fandl, and committee member, Professor Ian Cole, for their guidance and leadership in this learning and development process. I purposefully searched for both of them based on one criterion: alums of American University in Washington, DC. I, therefore, knew what was expected of me in terms of quality work. I thank them both for meeting my expectations. The journey was not easy going, and I thank them both for their assistance and commitment to my development toward becoming a doctor of philosophy.

In 2018, the Virgin Islands said goodbye to a former deputy governor and ombudsman, the late Elton Georges CMG, OBE. Mr. Georges introduced me to the concept of good governance in promoting ethical behavior in the public service. He oftentimes asked thought-provoking questions that encouraged me to think deeper about the importance of identity and legitimacy of public service; public service as a moral

endeavor; and recognizing that good governance in government institutions is directly linked to economic progress. He believed that public officers and policymakers should collectively ensure commitment to the pursuit of greater accountability and transparency in rulemaking to strengthen the confidence of the public in democratic government.

I also thank Dr. Irad Potter for encouraging me to think about the social impact of my work in strengthening the public service of the Virgin Islands. He reminded me on this journey that there is an opportunity for me to bring change through my study to help shape public sector reform and to create more transparent environments that encourage public dialogue and engagement. I appreciate the encouraging words from Reverend Dr. Melvin A. Turnbull. He was indeed my cheerleader on this journey of exploration and discovery. Mrs. Marva Wheatley-Dawson is another special person on this journey. My tertiary education began with her as my academic advisor and subsequently my educator in the areas of marketing, consumer behavior, and business development. I am forever grateful as I continue to see the connection of all my educational development. I also thank all those who took the time to give an encouraging word and supported me as I crossed the many hurdles to get to this significant milestone in my life.

Lastly, I thank all of the individuals who participated in this study and those who contributed along the way; without them, I could not have a finished dissertation. Now, it is time for me to do my part by adding to the body of knowledge of academia and making my professional and social contribution to the public and business sector of the Virgin Islands, the rest of the Caribbean region, and the world.

## Table of Contents

List of Tables .....	vi
Chapter 1: Introduction to the Study.....	1
Background.....	2
Problem Statement.....	5
Purpose of the Study.....	8
Research Question .....	12
Theoretical Framework.....	13
Conceptual Framework.....	13
Nature of the Study.....	17
Definition of Terms.....	21
Assumptions.....	23
Limitations .....	27
Scope and Delimitations .....	29
Significance.....	29
Summary.....	31
Chapter 2: Literature Review.....	33
Introduction.....	33
Literature Research Strategy.....	33
Theoretical Framework: Institutional Theory.....	34
Conceptual Framework.....	35
Good Governance .....	35

Interpretations of Good Governance.....	40
Principles of Good Governance .....	42
Theoretical Assumptions .....	44
Application of Good Governance Principles .....	46
Accountability, a Good Governance Principle .....	48
Transparency, a Good Governance Principle .....	51
The Regulatory Environment.....	53
Universally .....	53
Virgin Islands.....	54
United States .....	56
United Kingdom.....	59
Note and Comment .....	59
Rulemaking .....	60
Small Business Sector Importance to the Economy .....	63
Public Consultation.....	69
Summary .....	72
Chapter 3: Research Method.....	74
Introduction.....	74
Purpose Statement.....	74
Role of the Researcher .....	75
Interview Questions .....	79
Participants.....	81

Research Method and Design .....	82
Research Method .....	82
Research Design.....	86
Population and Sampling .....	88
Data Collection Instruments .....	93
Data Collection Technique .....	96
Data Organization Technique .....	100
Data Analysis .....	101
Issues of Trustworthiness.....	103
Credibility .....	104
Triangulation.....	105
Transferability.....	106
Dependability .....	107
Confirmability.....	108
Reliability.....	108
Validity .....	109
Ethical Research.....	109
Summary .....	111
Chapter 4: Results .....	113
Introduction.....	113
Selecting the Participants .....	113
Pilot Study.....	114

Conducting Data Collection.....	116
Data Coding .....	118
Emergent Themes .....	118
Theme 1: Policymakers and Public Administrators’ Sensitivity to the Needs of Small Businesses .....	119
Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses.....	119
Theme 3: Public Consultation, Responsibility, and Transparency in Achieving Responsive Actions .....	119
Evidence of Trustworthiness.....	119
Interview Questions .....	122
Presentation of the Findings.....	123
Emergent Theme 1: Policymakers and Public Administrators’ Sensitivity to the Needs of Small Businesses .....	123
Emergent Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses .....	128
Emergent Theme 3: Public Consultation and Transparency in Achieving Responsible Actions.....	135
Summary.....	141
Chapter 5: Discussion, Conclusion, and Recommendations .....	143
Introduction.....	143
Framework—Institutional Theory .....	143

Comparative Analysis of Data and Peer-Reviewed Literature .....	144
Interpretations of Findings and Emergent Themes .....	145
Emergent Theme 1: Policymakers and Public Administrators' Sensitivity to the Needs of Small Businesses .....	146
Emergent Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses .....	155
Emergent Theme 3: Public Consultation and Transparency in Achieving Responsible Actions.....	166
Direct and Indirect Impact .....	175
Limitations of Study .....	177
Recommendations for Action .....	178
Recommendations for Further Research.....	184
Application to Professional Practice .....	185
Implications for Social Change.....	189
Conclusion .....	191
References.....	195

## List of Tables

Table 1. Participant Demographics.....117

Table 2. Regulations Affecting Small Businesses .....128

## Chapter 1: Introduction to the Study

In any democracy in which people value good governance, public consultation forms a core part of the regulatory process. The specific aim of the inquiry in this study was to understand the impact that public consultation has on business growth, particularly for small businesses in the Virgin Islands. This paper presented an opportunity to understand the level of stakeholder engagement in the rulemaking process. It was important to understand how public consultation affects the creation of a hospitable business environment through small businesses. Additionally, there was an opportunity to understand how public consultation can be systematically captured and analyzed using good governance principles—transparency and accountability, and institutional theory.

This study came at a time when small business development was seen as essential to the economic growth and sustainability of the Virgin Islands. In 2017, the territory experienced a flood and two Category 5 hurricanes that devastated many of its sectors, including small businesses (Government of the Virgin Islands, 2017). According to the government, every effort would be made to “re-established [small and medium-sized enterprises] through access to Government backed loans, grants, and technical and operational support” (Government of the Virgin Islands, 2017, p. 7).

Chapter 1 provides an outline of the approach to this study. This chapter begins with the background of the problem, focusing mainly on research literature that defines economic growth and development from the perspective of small businesses and governments. It then moves to the problem statement, which highlights the importance, relevance, and significance of this particular study. Additionally, I show through

summarized literature how the study is relevant and significant to the field of public administration and policy management. The regulatory environment of the Virgin Islands is explained, along with the regulatory environment of Washington, DC, offering a comparative perspective on how regulations are made in the United States through an administrative procedures act.

Chapter 1 culminates with the operational definitions of key terms that are essential to this study, including *good governance, public consultation, rulemaking, small business, transparency, accountability, and impact*—direct and indirect. The defined terms are followed by assumptions, scope, delimitations, limitations, and the significance of the study.

### **Background**

The small business sector plays an integral role in the economic growth and development of most democratic economies and is central to stimulating a healthy economy (Edgar, 2017; Ribeiro-Soriano, 2017; Turner, Sermcheep, Anantasirijkiat, & Srisangnam, 2016). For example, small businesses make direct and significant economic contributions through job creation, technological innovation, introduction of new markets, products, services, and competition (Chen & Schiele, 2017; Neagu, 2016; Robinson & Stubberud, 2016; Turner et al., 2016). Small businesses indirectly contribute to a country's infrastructural and social development. A hospitable business environment is often shaped and driven by a government's political agenda (Turner et al., 2016). Additionally, small businesses make jurisdictions globally competitive as they help to attract international trade and investment (Ceptureanu, 2015; Fleischman & Craig, 2015).

Although small businesses are significant contributors to the economy, sometimes regulations create an adverse effect on business activity, and in turn national development (Guasch & Hahn, 1999). Some small business owners posit that not all regulations are favourable to the sustainability, growth, and development of their businesses. For example, some regulations have cost implications, and they create financial burdens on small businesses, thus affecting the companies' economic growth and development (Atkinson, Mallett, & Wapshott, 2016; Guasch & Hahn, 1999; Lee, 2014). Other legislative outcomes include price, quantity, and product restrictions that stymie an entrepreneur's capability to start up, innovate, or enter industries (Crain & Crain, 2014; Guasch & Hahn, 1999). The few regulatory concerns cited here are elaborated on in Chapter 2 as studied by various scholars.

From 2011 to 2017, the Government in the Virgin Islands pushed for more small business development. The government indicated that small businesses support a healthy and vibrant economy in the Virgin Islands (Ministry of Finance, 2012). In 2013, the government re-established the National Business Bureau to grow the sector, introduce new business, and strengthen the economy. The bureau, which provides small businesses with financial and technical support, training, and professional development, is the government's strategy for creating a nurturing environment that allows existing and new small businesses to be created, be sustained, and grow (Ministry of Finance, 2012).

In the Virgin Islands, stakeholders have expressed their dissatisfaction in various platforms, including the media and public meetings, where they have complained of not being able to contribute to the development of regulations in the Territory. As a result,

on different occasions, pieces of bills gazetted have been delayed, rolled back, or further amended ahead of implementation. Additionally, although the government has pushed for more small business development, business owners have expressed concerns with business regulations already implemented. Small business owners have argued that the regulations either do not apply to them or do not make sense in their industries.

The government has been modernizing different pieces of business regulations in line with current-day business practices. Between 2016 and the first quarter of 2017, the government retracted or delayed the implementation of some regulations following concerns from small businesses. For example, in 2016, after considering the close proximity of the implementation of compulsory National Health Insurance to the revised minimum wage bill, government leaders announced a delay in the enactment of the wage increase due to its potential adverse economic impact on the small business community (Addy & La Cruz, 2016; Fenty, 2016). Similarly, in 2017, the government announced the implementation of increased work-permit fees in April, then following concerns of financial uncertainty from stakeholders and the business community, the enactment was delayed and pushed to May and subsequently July of that same year (Pickering, 2017).

Internationally, studies have focused on how regulations shape or influence business activity (Mallett, Wapshott, & Vorley, 2019; Solodilova, Malikov, & Grishin, 2018). There have also been studies analyzing the affects and effects of the regulatory environment on the economic growth of small businesses (Anderson, 2017; Costa-Campi, García-Quevedo, & Trujillo-Baute, 2018; Dechezleprêtre & Sato, 2017). However, there is a lack of research on how the presence or lack of public input in the rulemaking

process of business regulations impacts the economic growth and development of small businesses. In other words, there is an opportunity to gain an understanding of how public consultation with small business owners is conducive to creating a hospitable business environment for economic growth and development.

### **Problem Statement**

Small business owners in the Virgin Islands have continually expressed concerns in different fora that public service agencies too often provide them with little or no opportunity to contribute to the development of business regulations. S.Flax-Brutus (personal communication, November 12, 2017 and L. Potter (personal communication, July 1, 2018) expressed that small business owners are concerned particularly with those business regulations specific to the introduction or increase of operational fees and taxes. Furthermore, small business owners have argued that business regulations, particularly those with fees attached, tend to create a challenge in creating a hospitable business environment that affects the economic growth and development of their respective establishments.

One concern is lack of input. Small business owners are concerned that they are absent continually from the discussion of regulations (Flax-Brutus, 2017). Owners are concerned that their absence tends to place them at a disadvantage and limit their business's ability to prepare financially for economic changes (Flax-Brutus, 2017). Several small business owners have expressed that even when an opportunity is provided to give input on a piece of regulation, the consultation process seems to be ad hoc rather than systematic (Flax-Brutus, 2017; Potter, 2018). This creates challenges for business

owners, as there is a lack of understanding of when to engage in the process and where to access the information (Flax-Brutus, 2017; Potter, 2018).

Another concern is insufficient time to contribute meaningfully to the process. Small business owners believe that public consultations come as an afterthought (Potter, 2018). Small business owners have said that consultation comes at a stage when regulations are either gazetted or implemented (Flax-Brutus, 2017). The Gazette is a weekly electronic publication of the Government of the Virgin Islands that formally informs the public of statutory instruments, acts, liquidations, and other official announcements. In those instances, when public consultation does take place, the business owners are concerned that there is not enough time given to formulating evidence-based responses (Potter, 2018). In those instances when public consultation does take place, small business leaders are concerned that there is not enough time given to formulate evidence-based responses (Flax-Brutus, 2017; Potter, 2018). Small business owners are asked to give their comments on regulations and to do so swiftly, sometimes with only 1 week to provide a substantive response (Potter, 2018).

Small business owners see public consultations as counterproductive. According to Flax-Brutus (2017), small business owners do not see their recommendations making sense at a time when a regulation seems like a done deal. The consultation process is seen as a formality that is staged rather than one that is designed to produce constructive collaborations (Hendriks, & Lees-Marshment, 2019). Small business owners have advised that they do not bother contributing to any interaction with the government because consultations seem to be a last resort when regulations are either being debated

in parliament or after they have been implemented (Flax-Brutus, 2017). Their understanding has been that once the government has passed a regulation, it is time for businesses to accept the decision. Flax-Brutus (2017) and Potter (2018) posited that all that is left for business owners to do is to deal with implementation of the regulations in the best way that they can. Flax-Brutus recommended that the government take a more facilitative approach and engage stakeholders from the initial phase of developing regulations.

This study focused on the impact of public consultation on business growth in the Virgin Islands. The objective was to get a descriptive understanding of the direct and indirect impact of rulemaking on economic growth and development of small businesses. There was a need to understand how public consultation affects the creation and sustainability of a hospitable business environment. The growth of small businesses relies on how the existing bureaucratic or governmental structure creates a conducive business environment (Nkwabi & Mboya, 2019). It is important to understand the structure that exists to further strengthen the tourism sector of the Virgin Islands economy.

The general business problem here is that government lack, or do not understand the direct and indirect impact of regulations on the small business community in creating a hospitable business environment. The general business problem has a strong focus on the development, sustainability, and resilience of small businesses. If business owners claim continually that they are affected by a lack of public consultation in rulemaking, there could be a direct or indirect impact on business activity and the social and national

development of an economy. Small businesses are regarded as the lifeblood of the economy and it is essential that regulations reduce systematic and systemic threats and not create constraints in creating and driving a hospitable environment.

The specific business problem is that elected officials and public officers lack an understanding of how business are affected by government's decision making. Some small business owners, business regulations issued without public consultation could limit economic growth and development of hoteliers. If owners are able to engage in the public consultation process positively, this could lead to good outcome. If there is no engagement, this could result in a negative outcome for the small business and in turn their contributions to the development of economy. The potential of small business owners to experience positive business growth as a result of business regulations is important to building healthy economies (Belas, Belas, Cepel, & Rozsa, 2019; Nieuwenhuizen, 2019; Twesige & Gasheja, 2019).

### **Purpose of the Study**

The purpose of this qualitative case study design was to explore the direct and indirect impact of business regulations on the economic growth of small businesses in the Virgin Islands. This study was important because the territory has a strong focus on strengthening, developing, and growing the small business sector.

This study provided an opportunity to understand how public consultation, when it takes place or does not happen, affects the creation of a hospitable business environment. This study may also help in understanding how a proposed Administrative Procedures Act will help to facilitate business-friendly regulations in the jurisdiction.

Additionally, the data may help to create a comparative reference point when analyzing what transpires in other sectors in the Virgin Islands economy.

The data collected was assessed through the lens of the institutional theory and the good governance conceptual framework. The institutional approach focuses on the rules and administrative practices and processes within an organization, and the actions that people in the institution take in meeting the needs of society (Coccia, 2019). The administrative practices within an institution are crucial to establishing good governance (Jameel, Asif, & Hussain, 2019). The institutional theory and good governance concept helped provide a clear understanding of the direct or indirect impact of the rulemaking on small businesses where there has been no public consultation.

Good governance influences and dictates how people, outside the government structure, interact and behave toward the government (Jameel et al., 2019). The two good governance principles of focus in this study were transparency and accountability. The transparency principle helps the public evaluate the government's processes and actions and create expectations for how to access information (Beshi & Kaur, 2020). The accountability principle allows people to assess their government's decision-making in the administrative process (Beshi & Kaur, 2020). In referencing the work of Elahi (2009), Jameel et al (2019) stated, "Good governance is not only a procedure but also a structure which directs the socio-economic and political relations and it applies to numerous features or elements like participation, transparency, accountability and voice, responsiveness and rule of law" (p. 301).

This research included appropriate interview questions for the case study. The collection of data was assessed through the good governance conceptual framework. The framework helped to provide a descriptive understanding of the direct or indirect impact of rulemaking on small businesses where there has been no public consultation. In the absence of a specific public consultation format for the public service of the Virgin Islands, the rulemaking steps within the Administrative Procedures Act (APA), 5 U.S.C. § 79-404 (1946) informed the interview questions, specifically public consultation. I analyzed the data through good governance, specifically accountability and transparency, which helped inform the coding themes.

Data for this study were collected in different ways. One source of data was peer-reviewed literature on different factors that impact how small businesses do business. Another source of data was a case study that included face-to-face interviews with small business owners using semistructured, open-ended questions presented in the same order. The interviews were audio taped and subsequently transcribed.

The geographic location included small businesses established in the Virgin Islands. Participants were owners of small businesses on the main island of Tortola. Participants were small business owners from within the tourism industry, particularly hoteliers—inns and villas. Participants were recruited through purposive sampling and had extensive knowledge and experience of this research topic. In order to meet requirements for participation in the study, individuals needed to be business owners whose businesses had fewer than 20 rooms, employed no more than 50 employees, had

operated on Tortola for a period of between 5 and 10 years, and had annual earnings of less than \$5 million.

This study focused on the descriptive language used by small business owners to increase an understanding of how regulations passed without public consultation in the Virgin Islands impact how small businesses are able to experience growth. The findings may support social change through a deeper understanding of how public consultation in rulemaking in the Virgin Islands is conducive to creating a hospitable business environment. The results may be useful in advising public policy makers in the Virgin Islands on adopting strategies that promote the economic growth of small businesses.

This study also advised on how participation by hoteliers in rulemaking may expand the economic growth of their businesses. For example: (a) If public policymakers get a clear understanding of how their actions or inaction affect small business owners, leaders may adopt a different approach to ensure that small businesses remain a lucrative part of the economy. (b) If hoteliers are given advance notice of proposed rulemaking through public alerts from the initial stage of the regulations and can discuss and provide recommendations, it may help them to estimate the financial impact on their businesses. (c) If small businesses are prompted by public service agencies to contribute to the proposed regulations, adopting regulations may be less burdensome when enacted. (d) If hoteliers can contribute to the rulemaking process, it may help them to forecast and, in turn, prepare their businesses to expand and grow economically. (e) If these small businesses participate in rulemaking from the onset, they may get an appreciation for the

potential cost and economic impact that would directly affect the business and the economy.

### **Research Question**

The research question was the following: Would public consultation into proposed business regulations impact business growth in the Virgin Islands? The research question was designed to develop a descriptive understanding of the direct and indirect impact of rulemaking on small businesses. Direct impacts involve those forcible consequences that have a positive or negative impact on the growth of businesses. Indirect impacts are those unintentional consequences that have a positive or negative impact on the growth of businesses. There were three objectives of the research questions:

1. To understand direct and indirect impacts of public consultation on business regulations;
2. To understand the direct and indirect impacts of proposed business regulations on the growth of businesses, particularly small businesses; and
3. To understand the direct and indirect impact of public consultation on businesses.

The responses from the participants may support greater understanding of the sustainability of small businesses and how direct or indirect impacts of public consultation can support a hospitable environment.

### Theoretical Framework

The theoretical framework appropriate for this study was institutional theory. According to institutional theory, organizations conform to the processes, structures, and procedures that are implemented and integrated into the operation of institutions (Meyer & Rowan, 1977). The processes, structures, and procedures are driven by regulations, regulations, or constitutions that serve as guidelines for organizational control and personal socialization (Lopes & Sá-Soares, 2014).

There are two frameworks within institutional theory. One is the *environment as institution*, which focuses on how institutions are coercively regulated and have no choice to conform to the requirements and standards set by government (Vadeboncoeur & Vadeboncoeur, 2015). The second is *organization as institution*, which refers to those practices that emanate and are formalized within the institution (Vadeboncoeur & Vadeboncoeur, 2015).

### Conceptual Framework

The conceptual framework that guided this research was good governance. According to Deligiaouri and Suiter, (2020), good governance is about identifying problems, making the best policy choices, designing suitable policies effectively and then implementing them successfully. Good governance helps to manage government's relationship with citizenry in the areas of resources, power, and communications (Deligiaouri & Suiter, 2020). Additionally, "In both the private and public realms, participation mechanisms enable stakeholders...to make their voices heard and to make decisions in accordance, guaranteeing a degree of legitimacy and stability over time."

The stability of businesses is essential to the development of the economy,” (Poto & Fornabaio, 2017, p. 146). The development of the economy is essential to good governance practices. The good governance concept holds that in a representative democracy, the onus is on the government to ensure that it empowers stakeholders and citizens to participate in democracy (Cárcaba, González, Ventura, & Arrondo, 2017).

Good governance was ideal for understanding the research topic. Economic growth and development of a government or a business are hampered by lack of good governance (Ishaque, Shaikh, & Mahesar, 2017). Good governance focuses on participation, which is one of “the master-key to open up the doors to a sound and well governed system” (Poto & Fornabaio, 2017, p. 146). In addition, the good governance framework is concerned with the impact of infrastructural development, regulations, and governmental agreements on the financial freedom and capability of civil society to afford and access goods and services (Gisselquist, 2012; Rindermann, Kodila-Tedika, & Christansen, 2015).

Good governance, as a conceptual framework, was first introduced by the World Bank in 1989 to encourage public institutions in Sub-Saharan Africa to implement accountable frameworks to strengthen the region’s regulatory and governance structures (Biermann, Stevens, Bernstein, Gupta, Kanie, Nilsson, & Scobie, 2017; Landell-Mills, Agarwala, & Please, 1989; Pratiwi & Sari, 2017; Sharon, Joseph, David, & Kikelomo, 2016). The framework included a project management guide for public institutions to follow when executing effective and efficient administration of public services (Biermann et al., 2017; Landell-Mills, et al., 1989). In its recommendations, the World

Bank also advised that governments in the region introduce public consultation processes to allow citizens to receive information and to participate in the development of a society, socially, politically, and economically (Landell-Mills, et al., 1989; Pratiwi & Sari, 2017).

The good governance concept is applicable to other disciplines, including academia, health, and business management, and it is beneficial to achieving civil liberty and well-functioning democracy. This paper presented an opportunity to explore how business regulations are issued with a holistic review of the public consultation process in relation to small business engagement. The results from this study add to the body of existing knowledge and broader application of good governance.

The good governance conceptual framework has several principles that guide the appropriate and ethical management of public goods, services, processes, relationships, and funds. The principles of good governance include citizen participation, rule of law, efficiency and effectiveness, responsiveness, ethical conduct, innovation and openness to change, transparency, competence, and capacity (Adelle, Macrae, Marusic, & Naru, 2015; Aktan & Özler, 2008; Gberevbie, Oyeyemi, & Excellence-Oluyeye, 2014; Kovač, 2016; Laskari, Kostagiolas, & Kefis, 2016; United Nations Development Programme [UNDP], 1997). Additional principles include effectiveness, sound financial management, sustainability, cultural diversity, social interrelation, human rights, engagement and participation, accountability, coherence, legitimacy and voice, direction, and fairness (Adelle et al., 2015; Aktan & Özler, 2008; Gberevbie et al., 2014; Kovač, 2016; Laskari et al., 2016; UNDP, 1997). Overall, the good governance principles are indicators that guide the actions of public and private administrators, managers, and

policy makers. Pratiwi and Sari (2017) explained that it is important for public officers to understand that they are employed by the public and must therefore create opportunities to be easily reached, transparent, accountable, active, responsive, ethical, and not corrupt.

In this study, the specific principles for assessing the presence of good governance in the rulemaking process were transparency and accountability. Both principles are useful indicators appropriate for assessing the strengths and weakness of the rulemaking process. The principles of transparency and accountability were also chosen because they are popular buzzwords in the territory regarding the actions of the government, particularly in relation to fiscal responsibility, administrative processes, and reporting policies, legislation and regulations with the public.

Furthermore, public service institutions exhibiting the universal good governance principles are better positioned to improve policy development and garner respect for rights of citizens to democratic public policy and a stable democracy, and at the same time ensure accountable administrative practices where actions have reasons (Cini, 2015; De Graaf, & Paanakker, 2015; Gberevbie et al., 2014; Hooghe & Quintelier, 2014; Waheduzzaman, & Mphande, 2014; Warren, & Gastil, 2015).

Business regulations and public consultation in the rulemaking process are managed by public sector institutions. Therefore, a good governance perspective on government and small business interaction and involvement in the rulemaking process can result in improving public consultation in the Virgin Islands. Policymakers and public administrators can benefit from the outcome of this study, which was designed to

increase understanding of how business regulations and public consultation impact the economic growth and development of small businesses in the Virgin Islands.

### **Nature of the Study**

A qualitative methodology is an appropriate approach to studying the effects of economic, policy, and social relationships (Creswell, 2016). Qualitative research is subjective and provides an in-depth or root understanding of a phenomenon, using preidentified codes (Barclay, Voyer, Mazur, Payne, Mauli, Kinch, & Smith, 2017). The qualitative methodology can help with understanding the effects and consequences of regulations for how people exist and make decisions (Barclay et al., 2017). In qualitative research, researchers engage people in their preferred setting, which helps them to make sense of patterns and address assumptions (Creswell, 2016).

Mixed method inquiry was not suitable for this research. The mixed method, which is a combination of qualitative and quantitative research, is time consuming and costly (Molina-Azorín & Font, 2016). Additionally, mixed methods focus on developing a multifaceted synopsis of a phenomenon, which was not relevant for the current research (Shannon-Baker, 2016). The quantitative methodology was not suitable for this research because it uses statistical data and empirical analysis (Creswell, 2016; Patton, 2015). In quantitative inquiry, the researcher assesses how the dependent variable directly causes variation in the independent variables (Creswell, 2016).

The intention of this qualitative research study was to explore the descriptive words of small business owners regarding the effects of the presence or lack of public input in the rulemaking process of business regulations and its impacts on the economic

growth and development of small businesses. The qualitative research design offers different approaches, each coming with specific characteristics to understand trends, observe patterns, and gain different perspectives on the phenomenon.

The qualitative approach in this study provided an opportunity to seek information through exploration. The objective was to explore the subjective or human intention as a form of methodological empathy (Creswell, 2016). The researcher in a qualitative study gains new knowledge with exposure to the social context or field setting of the participants. During interviews, exposure to the environment gives the researcher a better appreciation of the world, feelings, and sentiments of participants. Furthermore, a major positive aspect of the qualitative inquiry is the consistency in data collection during the interview process because the interviews are conducted by one researcher (Schilling, 2009). With this consistent approach to qualitative inquiry, the researcher will be able to put things into proper perspective through being intimately involved in the collection of the data.

Although direct, systematic and flexible, the qualitative approach has its disadvantages. The qualitative inquiry is longitudinal, costly, and consumes a lot of time, particularly when there is one interviewer and if participants during interviews provide detailed explanations (Patton, 2015). The data collected must be recorded and coded accurately to allow for effective analysis and interpretation of the content (Patton, 2015).

There are five approaches to qualitative research: grounded theory, ethnography or biographical studies, phenomenological research, case studies, and narrative research (Creswell, 2016; Creswell & Creswell, 2017; Patton, 2015). Each inquiry provides a

strategic perspective in assessing a phenomenon. In all of the approaches, the researcher looks for “themes, patterns, concepts, insights, [and] understandings” (Patton, 2015, p. 5).

Data collection through ethnography, grounded theory, and phenomenology provides researchers with opportunities to observe participants in their settings, listen keenly, record responses, and clarify thoughts where possible (Creswell, 2016; Patton, 2015). Overall, these methods help a researcher to establish a relationship with participants.

In narrative inquiry, the objective is for the researcher to allow participants to share their stories in their respective settings, and the data that are gathered through interviews and documents are organized in a sequential way (Creswell, 2016). This form of research, which includes storytelling, involves a considerable amount of time in gathering data, and the researcher must ensure that the stories do not lose their essence when being retold (Chambliss & Schutt, 2018).

Ethnographic inquiry focuses on cultural patterns and understanding the life of participants in their cultural setting (Creswell, 2016). This form of research includes interviewing and observing participants in their setting over time. Although the data collected are rich in details, it is time consuming to gather and analyze such information (Wimmer & Dominick, 2006).

Another approach is phenomenology focused on understanding the underlying principles of an experience through interviews, and sometimes through observations and document review (Creswell, 2016). This research strategy involves looking for the

structure and meaning of a phenomenon (Patton, 2015). It is about capturing the essence of the experience (Creswell, 2016).

Grounded theory is driven by data and provides an opportunity to understand social patterns to create a theory that is relevant to the phenomenon being studied (Creswell, 2016). Grounded theory, which is grounded in fieldwork, offers the opportunity to interview individuals and to make a “systematic comparative analysis so as to explain what has been observed” (Patton, 2015, p. 109).

It is clear from the different forms of information gathering that the common characteristic of qualitative research is its exploratory nature, where the emphasis is on the field setting or the social context. The researcher must, therefore, understand the importance of methodological empathy and learn how to take subjective thoughts and human intentions and make sense of the data (Patton, 2015).

A final form of qualitative inquiry is case study, which was the preferred approach for this research. Data were collected from personal interviews with voluntary participants who were small business owners. I collected data by asking all participants the same open ended interview and alternative questions. The in-depth responses collected for this study showed that case study research was an appropriate qualitative approach for this study and was ideal for gathering theoretical data appropriate for studying a phenomenon over time (Gerring, 2006). The case study provided an opportunity to gather theoretical and empirical data. Additionally, the case study helped with understanding the effects of the regulatory process. The case study focused on

events that took place within the rulemaking process for stakeholders. Additionally, case study was ideal for understanding patterns.

In keeping with the objectives and requirements of a case study, participants were expected to explain and describe their perspectives on how business regulations issued without public input positively or negatively impacted the economic growth of their businesses. The case study was an opportunity to reveal an intrinsic view of what specifically happened and its consequences (Creswell, 2016; Gerring, 2006; Yin, 2014). Additionally, the case study, as a qualitative inquiry, gave me the opportunity to look at the experiences of each business owner to evaluate the effects of rulemaking on the overall small business sector.

Additionally, essential to this process was the development of coding procedures. The overall objective was to take subjective thoughts of people and make sense of the data through coding. Coding is the qualitative data analysis of documents, field notes, and interviews. This research pulled data from interviews.

The audio and notes collected in the field were transcribed and placed into categories and selective codes, and labels were given to each code (Creswell, 2016). Coding helped to focus on themes through summarizing information and synthesizing it into identifiable common threads using words, phrases, or sentences to ensure proper classification of the data collected (Huberman, Miles, & Saldana, 2014).

### **Definition of Terms**

*Good governance:* A transparent and accountable mechanism in the rulemaking process where stakeholders contribute to shaping and developing specific policies or

regulations that affect them (Bouchard, 2016; Cárcaba et al., 2017; Devaney, 2016; Hawkins & Parkhurst, 2016; Pratiwi & Sari, 2017; Sharon et al., 2016).

*Public consultation:* A process whereby public administrators intentionally engage stakeholders, directly or indirectly, during the rulemaking process and incorporate comments that represent their interests to inform business regulations (Bouchard, 2016; Brydon & Vining, 2016; Addink, 2019; Kamlage & Nanz, 2017, 2017b; Lundberg & Hysing, 2016).

*Rulemaking:* The notice and comment procedure of the Administrative Procedures Act (APA), 5 U.S.C. § 79-404 (1946) that mandates public administrators to publish proposed regulations, engage stakeholders, and ensure that the views and recommendations of the stakeholders are reflected in the final regulations (Crow, Albright, & Koebele, 2016; Gailmard & Patty, 2017; Wagner, West, McGarity, & Peters, 2017).

*Small business:* An entity with no more than seven employees, a payroll not exceeding \$150,000, and an annual turnover not exceeding \$300,000 (Payroll Taxes Act, 2004)

*Accountability:* A principle that is central to good governance whereby a legal framework or enforcement mechanism guides how public service agencies and private sector stakeholders engage in open and enlightened rulemaking (Addink, 2019; Pratiwi & Sari, 2017; Sharon et al., 2016).

*Transparency:* A principle of good governance whereby public officials—elected or appointed—actively inform the public of rulemaking by making documents publicly

available, easily accessible, and presented clearly so that people can understand and contribute effectively to the development of regulations (Bolleyer & Smirnova, 2017, Addink, 2019; Lourenço, 2015; Pratiwi & Sari, 2017; Sharon et.al, 2016).

*Impact:* The time in which situations—in this case, regulations—forcibly influences business growth in the Virgin Islands, positively or negatively.

- *Direct impact* can be easily transported, seen, or felt as a positive or negative consequence on the growth and development of the business (Pearl, 2013).
- *Indirect impact* is not directly transportable, seen, or felt as a positive or negative consequence on the growth and development of the business (Pearl, 2013).

### **Assumptions**

Assumptions are underlying beliefs that guide what constitutes reality for people and how they view and understand the world in which they live. Additionally, assumptions are rooted in the social environment and inherited cultural characteristics, academic or professional exposure, geographical location, historical and political preferences, and needs and goals (Creswell & Poth, 2017; Schlüter, Baeza, Dressler, Frank, Groeneveld, Jager, & Schwarz, 2017; Simon & Goes, 2013). In this study, I was cognizant of my personal assumptions. I approached the collection and analysis of the data objectively and not with a point of view, in order to avoid prejudicing the quality and outcome of the study (Creswell, 2016). I was willing to shift my mental model, even if the outcome challenged long term perspectives and the existing social reality. It was

about keeping an open mind toward learning and not manipulating evidence or staging behavior so that it was favorable to my perception.

There were five assumptions in this study; the outcomes are discussed in chapters 4 and 5. One assumption was that the economic growth and development of small businesses were not contingent on the owners making adjustments to budgets, but rather on the need for government to engage small business owners in public consultation so that they can prepare for the change (Flax-Brutus, 2017; Potter, 2018). The assumption here was that if the government actively engages the stakeholders who will be affected and within an appropriate time span, it will help business owners to readjust their finances not at the last minute, but as the consultation process is happening (Flax-Brutus, 2017).

Potter (2018) explained that when regulations are created and the small business owner who will be impacted is not included until implementation, this action by the government cripples the business financially because businesses' finances are often not prepared to afford the change. From a government perspective, regulations are intended to be business friendly and designed to advance the market economy, lessen financial burden, and enable businesses to grow and expand (Kitching, 2006; Van Stel, Storey, & Thurik, 2007). Academic research has revealed that business friendly regulation is an essential factor in economic growth and development (Djankov, McLiesh, & Ramalho, 2006). It is the government's responsibility to provide and encourage avenues where businesses can grow, thrive, and help to make economies robust (Feldman, Hadjimichael, Lanahan, & Kemeny, 2016).

A second assumption was that the economic growth and development of small businesses are mostly affected by those regulations where fees or taxes have either been implemented or revised. Academic research revealed that sometimes different pieces of regulations create financial implications for small businesses that have to draw on scarce resources because of administrative expenditures and wages to ensure regulatory compliance (Kitching, 2006; Lennon & Sobel, 2017). The government, in leading the trajectory of the economy, must provide the platform through which the private sector is able to maximize profits successfully (Feldman et al., 2016).

There was also a third assumption that small businesses owners are not given information at all and have no time to prepare their businesses for the operational adjustments required by regulatory change. Goedhuys, Mohnen, and Taha (2016) explained that access to information helps to build awareness, preparedness, and trust between policymakers and stakeholders. Access to information helps to strengthen innovation of small businesses (Goedhuys et al., 2016). Moreover, access to information regarding proposed regulations can serve as a focal point in generating successful policies that incorporate stakeholders' views. In a democracy, public service agencies are expected to create opportunities that allow for deliberate information sharing and intentional government and public interaction (Crow et al., 2016).

A fourth assumption was that for years, there has been an assumption that the government is not meeting the tenets of democracy because of insufficient public engagement on regulatory matters. In the media, there is a consensus that different stakeholders, including interest groups and different demographics within the population

and the media, have cited concerns that there is not enough interaction to allow for public participation ahead of the implementation of regulations.

Several scholars and public administrators have argued that public consultation is essential to a well-functioning democracy as it represents public private partnership, strategic planning and thinking, and collective thought. Despite this perspective, there is a fourth assumption that there is a need for the government to consult with stakeholders before the implementation of a regulation. Public participation is the intentional or deliberate engagement of citizens to contribute their ideas and recommendations to strengthen an initiative (Nabatchi, 2014). Cooperation from stakeholders comes when people see and understand how government is operating on their behalf and they have trust in the government (Omotoso, 2014).

A final assumption is that if the government introduces an administrative procedures act, it will have in place a formalized structure or enforcement mechanism that requires public service agencies to integrate public participation into the rulemaking process. Instead of imposing policies on the public, public administrators stimulate discussions with people ahead of implementation by first issuing a public notice, then allowing people to submit comments for integration into the proposed regulations. Participation in the rulemaking process is identified as an essential component of the effort to implement strong policies, support a well-functioning democracy, and ensure good governance (Andersen & Loftager, 2014; Bee & Pachi, 2014; Degeling, Cartera, & Rychetnik, 2015; Huxley, Andrews, Downe, & Guarneros-Meza, 2016; Mohammed, 2013; O'Flynn, 2015; Shook, 2013).

## Limitations

The qualitative methodology and research design of this study involved a combination of case study and interviews. The objective was to get a keen understanding of how small business owners make sense of their experiences in the context of the rulemaking process in the Virgin Islands (Creswell & Poth, 2017). The methodology provided an opportunity for in-depth data collection and facilitated an in-depth understanding of whether public consultation into the proposed business regulations impact business growth in the Virgin Islands.

One limitation of the case study was that the findings from the research were not statistical and therefore cannot be applied to the wider population (Patton, 2015). The sampling strategy for the participants and the case study were streamlined to ensure that the data collected were humanized and in-depth, and that they led to discovery (Creswell & Poth, 2017; Patton, 2015; Weis & Willems, 2017). This research was specific to the natural experiences of small businesses. The study can be replicated, and the findings can be applied to a similar sample of the population, domestically or regionally, across all sectors of the economy.

Qualitative research allowed for probing and access to rich statistical findings (Patton, 2015; Weis & Willems, 2017). The methodology provided an opportunity to collect a large amount of data about how public consultation in the rulemaking process impacts stakeholders and their establishments. As the researcher, I was the instrument for collecting the information and was exposed to the feelings of the participants. This qualitative research focused on subjectivity or human intention. There were limitations

with collecting data in the field, as sometimes it was difficult to gain access to the environment of the participants because of scheduling conflicts. Chapter 3 includes strategies that helped me to determine how to gain access to the field.

The data provided indirect information filtered through the views of interviewees. The limitation, therefore, was that not all small business owners may be able to express themselves or articulate their vision clearly, thereby affecting the coding process. In the interview, where necessary, participants were encouraged to expound on words and phrases that appeared to be vague.

Additionally, I took into consideration that reliability and validity of the study were limited by any existing researcher bias. I mitigated any form of biases “through the data collection method that was appropriate for the study design” (Fusch, Fusch, & Ness, 2018, p.21). As a result, I maintained subjective thoughts and human intention to make objective sense of the data (Patton, 2015). Further, in order to avoid bias, I understood the importance of methodological empathy. For example, I planned to spend time with small business owners in their own settings. This work takes long hours because the data collected must be recorded accurately and coded properly to allow for effective analysis and interpretation of the content (Patton, 2015). Each code had a definition, and during the analysis phase, codes were merged and documented (St. Pierre & Jackson, 2014). The strength of the qualitative approach in this study was that it gave me the opportunity to seek information through exploration.

### **Scope and Delimitations**

The scope and delimitations of a research study include the areas of the study that are controlled (Simon & Goes, 2013). The sample population was intentionally specific to small businesses and how they were affected by business regulations issued without public input. The small business owners interviewed were representative of the audience. All interviews took place in the business environment to ensure that there was no threat to external validity. Another delimitation of this study included the specific choice of qualitative research, a case study methodology that facilitated descriptive language for understanding the phenomenon. Other delimitations included standardized indicators. The interviews were specific to small businesses owners on Tortola, Virgin Islands, to ensure a focused approach.

### **Significance**

If small businesses are vital to an enhanced quality of life and standard of living for persons in an economy, it is incumbent on the government to ensure that any business regulations implemented are favorable in encouraging the economic growth and development of a small business. As the British Virgin Islands (BVI) continues to manage the COSME program on behalf of European Fund for the Caribbean Region, it must ensure that it is enhancing the small business sector locally, if it is to effect change regionally.

Researchers in the past have focused their work on how regulations have created financial burdens for small businesses. There is also a significant amount of research on how the legal obligations and consequences of noncompliance affect small businesses.

There is some theoretical research on how regulations create an adverse or positive ripple effect on individual businesses, and, in turn, on stakeholders, who either consume or engage in service with the firm. There is an enormous amount of literature on how the tenets of good governance, as practiced by public institutions, benefit an economy.

However, there was no particular or in-depth research found regarding how public consultation with small business owners in rulemaking positively or negatively impacts how businesses are able to achieve economic growth and development. Overall, research shows that the principles of good governance, particularly accountability and transparency, are usually tied to the social, economic, and political growth and development of a country and not so much how businesses achieve the same outcome within their internal operations.

This paper, therefore, aims at filling a gap in the theoretical literature on good governance and its significance with public consultation in rulemaking in relation to small business growth. Furthermore, this research fills a gap by addressing a longstanding concern regarding the significance of consultations with stakeholders ahead of the implementation of regulations in the Virgin Islands. There is limited research on the impact of implemented regulations on businesses. The results of this study provide much needed insight into the impact of lack of public consultation on businesses. This qualitative study fills this gap and provides public administrators with a cohesive approach to consistent rulemaking procedures. The Virgin Islands need this analytical research in order to end the ad hoc approach to public consultation as a bureaucratic procedure and enforcement mechanism in creating a business friendly environment,

based on the view that small businesses are the lifeblood and drivers of a democratic economy.

### **Summary**

A healthy small business sector is a sign of a healthy economy (Edgar, 2017; Ribeiro-Soriano, 2017; Turner et al., 2016). The objective of this study was to ascertain the direct and indirect impact of public consultations on business growth in the Virgin Islands. Particularly in the Virgin Islands in public fora, small business owners have raised concerns about the implementation of proposed regulations without public consultation. The research is topical and comes at a time when there is significant focus on the strengthening of small businesses so that they can continue to contribute positively to the growth and development of the Virgin Islands economy. It is important, therefore, for the government to understand how regulations passed without public consultation in the Virgin Islands impact how small businesses function. Additionally, this study may bring a clear understanding of what constitutes a hospitable business environment.

The good governance framework is the ideal concept for understanding the actions of public service agencies in relation to public consultation. Additionally, the good governance framework provides an opportunity for a researcher to understand whether a government, operating in a democracy, is engaging in an accountable and transparent decision-making process when it comes to rulemaking in the Virgin Islands. Furthermore, the framework provides guidance and an opportunity to explore, increase understanding, and ascertain how public consultation in rulemaking is conducive to creating a hospitable business environment.

In Chapter 2, many areas discussed are expounded on to provide a concise synopsis of the problem. Chapter 3 focuses on research design, including the methodological approach and rationale for the chosen data collection strategy. Chapter 4 includes (a) a brief presentation of the findings of the impact of the pilot study on the main study, (b) a detailed presentation of the findings of the main study, (c) a description of the data collection process, (d) analysis of the data, (e) evidence of worthiness, and (f) results. Chapter 5 focuses on the interpretation of findings, recommendations, and conclusions.

## Chapter 2: Literature Review

### Introduction

The general business problem is that regulations centered on increased taxes or fees hinder businesses from creating a hospitable business environment for achieving economic growth and development. Some small business owners have argued that they learn of regulations too late and as a result are unable to prepare their businesses for the financial changes shaped by business regulations.

### Literature Research Strategy

The review of the literature included 120 articles with specific search terms. The search terms used through Walden University Thoreau included *public consultation, small business, rulemaking, good governance, administrative procedures act, transparency, and accountability*. Other search terms included *small business economic growth, small business development, and direct and indirect impact*.

*Small business, good governance, and economic growth and economic development* were used interchangeably with *European Union administrative procedures act, World Bank, United Nations, International Monetary Fund, Organisation for Economic Co-operation and Development, United States administrative procedures act, civic deliberation, bureaucratic rulemaking, notice and comment, information and expertise, public administration, policy formulation, governmental institutions, qualitative research methodology, and case study research*.

The academic databases used were EBSCOHost, Google Scholar, ProQuest, Academic Search Complete, and Business Search Complete. Other sources included the

Government of the Virgin Islands—particularly [bvi.gov.vg](http://bvi.gov.vg), House of Assembly, and Department of Trade and Central Statistics Office—and books from local authors on small business and political development.

### **Theoretical Framework: Institutional Theory**

The theoretical framework appropriate for this study was institutional theory. There are two frameworks within institutional theory. One is the *environment as institution*, which focuses on how institutions are coercively regulated and have no choice to conform to the requirements and standards set by the government (Vadeboncoeur & Vadeboncoeur, 2015). The second is *organization as institution*, which refers to those practices that emanate and are formalized within the institution (Vadeboncoeur & Vadeboncoeur, 2015).

Institutional theory helps with understanding how governments are structured, how information is made accessible to the public, and how people are able to get involved in decision making (Kraft & Furlong, 2019). According to institutional theory, organizations conform to the processes, structures, and procedures that are implemented and integrated into the operation of institutions (Meyer & Rowan, 1977). The processes, structures, and procedures are driven by regulations or constitutions that serve as guidelines for organizational control and personal socialization (Lopes & Sá-Soares, 2014). Put another way, the structure or the rules in an organization dictates the rulemaking process and influences the behavior of stakeholders (Kraft & Furlong, 2019). Institutional theory is an ideal framework for understanding how the actions of the government as an institution in implementing regulations affect the operation of

organizations such as small businesses (Rigg & O'Mahony, 2013; Vadeboncoeur & Vadeboncoeur, 2015).

Institutional theory was also ideal for this study because it helped with interpreting and understanding the social and cultural factors that innately shape how individuals respond in an environment where there are formalized structures and processes created by the government (Bruton, Ahlstrom, & Li, 2010; Vadeboncoeur & Vadeboncoeur, 2015; Wang, Tseng, & Yen, 2014). Overall, the theory, through the lens of environment as institution and organization as institution, helps to bring an understanding of the legal and economic pressures that formal structures—government—have on informal structures —small businesses (Nureev, 2005).

This study helps to fill a theoretical void by exploring how regulations, as an institutional condition implemented without public consultation, support or affect a hospitable business environment. The data collected were examined within the context of good governance and analyzed through the lens of the good governance measures—accountability and transparency—that focus on public service engagement with governments.

## **Conceptual Framework**

### **Good Governance**

The data collected were measured through the lens of good governance. Good governance is a value driven measure that promotes trust, accountable governance, and economic growth in the best interest of the public (Asaolu, Adedokun, & Monday, 2016; Mohapatra, 2016). Good governance is intentional cooperation between the government

and the public, where there is deliberate engagement created by the political administration (Keping, 2018). Good governance is inextricably linked to democracy, where there are formal rather than informal institutional mechanisms including regulations, laws, and rules that govern how policymakers engage and cooperate with the public (Gregory, 2014; Keping, 2018; Peng, 2017). The public must have faith in the system, but this means employing a range of mechanisms to increase good governance.

The good governance concept takes its roots in the theoretical framework of governance. Governance is a systems theory that focuses on the static operational structure of public institutions (Aktan & Özler, 2008). Governance involves the processes, policies, and steps through which a government manages economic development and the social resources of a country (Davis, 2017). The structure and processes of government are organized in a way where they are intertwined and dependent on each other to support the delivery of effective public services to users (Keping, 2018).

Businesses operating in a representative democracy depend on public service agencies to have indispensable mechanisms such as transparent procedures, modern and accountable services, and quality processes that create an enabling environment for businesses and foster growth and development (deGraaf & Banakker, 2015; European Commission, 2017). In assessing the effectiveness of public administrative measures, World Governance Indicators (WGI) has been used since 1996 to analyze over 200 countries (Kaufmann, Kraay, & Mastruzzi, 2011). The WGI uses six indicators to measure the effectiveness of the system of public administration and public affairs. The

indicators are (a) political stability and absence of violence/terrorism, (b) voice and accountability, (c) government effectiveness, (d) regulatory quality, (e) control of corruption, and (f) rule of law (Kaufmann et al., 2011).

While governance focuses on how the system of government works, “good” as an addendum to “governance” is concerned with the administrative management of public institutions. Initially, good governance focused primarily on the how the resources in a country were managed and distributed to the populace. Then, over the years, the concept was redefined and focused more on how stakeholders managed the process within the institutional structure. Today, another dynamic is introduced where the public and private sector, as well as the people in a country, are all stakeholders in the good governance of an economy (Cárcaba et al., 2017).

The good governance measure was introduced by the World Bank in 1989 to address issues of corruption and maladministration within the government by elected officials and public administrators (Biermann, et. al., 2017; Devaney, 2016; Landell-Mills, et al., 1989; Pratiwi & Sari, 2017). The World Bank held that policies had to be enforced, governance structures had to be uniform, and corruption had to be minimized and prevented to ensure a well-functioning democracy (Davis, 2017). The framework was a strategic measure by the bank to monitor and evaluate how funds provided to public institutions were dispersed and used to enhance the social and economic needs of people (Pratiwi & Sari, 2017; Rindermann et al., 2015). Also, the framework provided an opportunity for the bank to promote sustainable economic development and growth across the region (Pratiwi & Sari, 2017; Rindermann et al., 2015).

The good governance framework is global and has varying influences, including French administrative law, English common law, principles of proportionality from Germany, and the Scandinavian ombudsmen institution (Aktan & Özler, 2008). It is beneficial for government and small business stakeholders to understand how business regulations, public consultation, and good governance principles interact to affect economic growth and development of businesses, and in turn the country's economy as a whole. An emphasis on how public administration and corporate administration interface is essential to improving the way that policymakers govern, create, and adopt policies and ensure a well-functioning democratic society and private sector market (Woodrow Wilson, 1887).

### **Universal Perspectives of Good Governance**

Good governance has four universal perspectives that are essential to good democratic governance (World Bank, 1989, 1992). One perspective is that effective public sector management is important to the business community (Davis, 2017; Pratiwi & Sari, 2017; Rindermann et al., 2015; World Bank, 1989, 1992). Business leaders who are donors want to know that there are accountable financial structures in place and sound internal auditing processes that can help to improve the operations of organizations in a controlled way (Asaolu, et al, 2016).

A second perspective on good governance involves the enforcement of accountability of public officers and elected officials for behaviors and actions through institutionalized structures (Keping, 2018; World Bank, 1989, 1992). The government must be responsive to the needs of the community in a timely and responsible way

(Keping, 2018). The absence of institutionalized structures inhibits transparent decision making and actions that are effectively monitored and enforced by respective agencies (World Bank, 1989, 1992). With ethical principles to guide government decision making, public institutions can facilitate economic and social progress within a society (Asaolu et al., 2016).

A third perspective of good governance includes the need for stakeholders to have access to information and to be aware and knowledgeable about rules ahead of the implementation of regulations (Keping, 2018; World Bank, 1989, 1992). Government personnel, as policymakers, must create an environment of responsiveness where people can provide solutions and frameworks for public policies (Shook, 2013). This step helps to improve accountability and promote democracy through public consultation opportunities that allow people to share their knowledge, ideas, and experiences about a topic of discussion (Ercan & Hendriks, 2013; Kuyper, 2012; Ney & Verweij, 2014).

A fourth perspective on good governance focuses on public institutions as responsible for ensuring transparent decision making and processes (Keping, 2018; Pratiwi & Sari, 2017; World Bank, 1989, 1992). Information should be easily accessible so that people can contribute their ideas to the development of policies or regulations (Davis, 2017; Pratiwi & Sari, 2017; Rindermann et al., 2015). Additionally, public discourse and participation and civil equality in the rulemaking process are essential to democracy (Pratiwi & Sari, 2017). Overall, the framework for good governance reinforces the importance of stakeholders operating in public institutions' respect for an open democracy.

## Interpretations of Good Governance

Although there are varying perspectives on good governance, there is one common thread emanating from all perspectives; that is, good governance is the framework that establishes clear guidelines for fair rules of ethical decision making for any organization for the benefit of its customers and stakeholders. There are varying interpretations of good governance. For example, the United Nations sees good governance as a concept that promotes fairness, accountability, transparency, and a commitment to legal procedures in policy or rulemaking (Gisselquist, 2012).

Good governance is also seen as an opportunity to promote public consultation where two-way dialogue in rulemaking leads to collective decision making and better outcomes (Cárcaba et al., 2017; Devine-Wright, 2017). Under the United Nations good governance framework, donor agencies that provide financial assistance to governments mandate that public institutions have accountable and transparent decision making structures that uphold ethical principles and, at the same time, involve stakeholders and the public in consultation. The UNDP, which guides the management of donor funds, requires public administrators and elected officials in developed or developing countries to continuously remain committed to good governance practices and to consult people during the rulemaking process, especially on those rules that have social, cultural and economic implications (Begovic, Linn, & Vrbensky, 2017; Cárcaba et al., 2017; Gisselquist, 2012). There is the collective interpretation that overall, it is the responsibility of governments to ensure that public institutions are efficient and effective in involving the public in the rulemaking process. There is another collective

interpretation that the administrative processes and services should be more accountable to the needs and expectations of the public rather than that of the political directorate or public institutions.

On the other hand, the International Monetary Fund (IMF), as a financial standard setting body, sees good governance as a responsive financial surveillance system and positive contributor in developing macroeconomic regulations that aim to achieve social and economic stability (Feibelman, 2017; Woldendorp, 2014). The IMF focuses on maintaining a transparent regulatory environment, particularly with the development of financial and fiscal rulemaking in developing countries (Artecona & Bustillo, 2015; Woldendorp, 2014).

Likewise, international financial institutions such as the African Development Bank, Asian Development Bank, and Inter-American Development Bank add to this trajectory by putting reporting mechanisms in place to drive collaboration between the public and development partners in designing local regulations that ultimately lead to the economic growth and development of efficient markets (Gisselquist, 2012). The common thread is that all of the financial institutions have economic policies that require both strategic decision making and stakeholder contributions. The expectation of involvement is driven by the banks' requirements for accountability, participation, and transparency by both public and private institutions in the management process. On the other hand, the European Bank for Reconstruction focuses on the principles of accountability, participation, and transparency, which all aid with analyzing and

assessing the efficiency and ineffectiveness of the decision making processes, particularly within the private sector (Asaolu et al., 2016).

The outcome of good governance is economic growth and development for governments, the market economy, and establishments (Gisselquist, 2012; Gregory, 2014). When good governance is at a higher level, public administration is more effective (Keping, 2018). Researchers with interest in the field of business development and business continuity have applied good governance to the economic development and growth of an economy. However, there is limited research focused on the application of the good governance framework to the development and growth of small businesses in relation to public consultation.

### **Principles of Good Governance**

There are 12 universal principles of good governance used by the Council of Europe. The principles are

- Participation;
- Responsiveness;
- Efficiency and effectiveness;
- Openness and transparency;
- Ethical conduct;
- Competence;
- Sustainability;
- Sound financial management;
- Human rights;

- Rule of law;
- Innovation; and
- Accountability (Aktan & Özler, 2008; Council of Europe, 2018; World Bank, 1994).

All of the principles are designed to assess the local government, its public affairs processes, and management of the resources and government services (Council of Europe, 2018,). The principles appropriate for this study were accountability and transparency. Accountability and transparency are good governance indicators for understanding stakeholder consultation, public service commitment and regulatory qualities (Davis, 2017). Both principles are the ethical values through which organizations improve the effectiveness of democracy (Cini, 2015). The principles are more favourable to countries that willingly embrace democracy to derive a well-functioning society (Aktan & Özler, 2008).

The principles of good governance address the economy's effectiveness to the government and the rulemaking process (Asaolu et al., 2016). This study focused on two of the principles—transparency, and accountability. The Organisation of Economic Cooperation and Development (OECD) posited that it is essential for any government to understand how decision-making in economic growth and development affects an economy (Asaolu et al., 2016). Accountability and transparency are two principles that directly impact how regulations are created, formulated, and implemented. Both principles are ideal for permitting and promoting private sector development. According

to the OECD, the businesses' output should focus on values such as transparency, accountability, and participation (Asaolu et al., 2016).

### **Theoretical Assumptions**

In this study, several theoretical assumptions were considered when using good governance to assess the impact of public consultation on business growth. One view was that governments operating in a modern democracy could create business friendly processes that deliberately allow people to access information in an organized way (Cini, 2015). This assumption is based on the premise that when a government takes deliberate actions and engages business owners, it drives a positive and healthy government and business environment.

Another assumption was that if the government fails to make information available and easily accessible, people cannot benefit from purposeful interaction. Consequently, there would be no basis for intelligent discussions and contributions. The public service institutions are responsible for ensuring easy and direct access to information so that the public is knowledgeable and can actively participate in developing regulations (Gabriel, 2017; World Bank, 1992, 1994).

In another assumption, it was postulated that good governance was only suitable for the developed world and not the developing world (Aktan & Özler, 2008). Developed countries tend to demonstrate that they are engaging in the best ethical practices to show the world that they are transparent and accountable. In contrast, developing countries do not adopt principles because they do not see transparency and accountability as values for

conducting business (Aktan & Özler, 2008). Such countries are more focused on political affiliations, preferences in decision-making, and individual economic benefit.

The next assumption was that the principles of good governance are abstract and theoretical rather than practical. According to Abas (2019), “Good governance has been criticized by a number of leaders from underdeveloped and developing countries.” (p. 3). Some people believe that good governance is only a theory not actively executed in government institutions. “They believe that the notion of good governance is an imperialistic and modern colonizing concept that shrinks the size of public administration and expands the private business sector through privatization,” (Abas, 2019, p. 3). If people were to agree to the principles in their workplace, they must see those core principles demonstrated in the execution of their institution’s daily operations (Cini, 2015). This study will apply the concept of good governance to the real life experiences of small business owners in the development of business regulations.

A final assumption was that although the governance structure is static, good governance provides universal principles that make the administrative process and procedures flexible, yet structured (Aktan & Özler, 2008). Democratic governments operate in a hierarchical framework, and the standards and good governance principles applied help public officers to drive a continual feedback loop process (Cini, 2015). If public administrators understand that small business owners need access to information to make informed decisions, they will ensure that their respective agencies actively engage people in a democracy.

### **Application of Good Governance Principles**

The good governance conceptual framework is a set of principles and rules that guide and outline how public service institutions are managed and measured internally and externally. According to Abas (2019), “Good governance practice is requiring the participation and collaboration of all relevant parties, including government, nongovernmental organizations (NGOs), community groups, and the private sector” (p. 3). The United Nations posited that good governance principles drive efficiency in the processes of public service and financial institutions (Beshi & Kaur; 2020). Additionally, good governance guides the relationships and the expectations between the public institutions, the public, and the private sector. Therefore the application of the good governance principles in rulemaking is significant to explore to address public consultation implementation.

One research study focused on the relationship between the policymaker, accountability and transparency revealed that when good governance, particularly accountability and transparency, are present within institutions, the economy achieves national sustainable development overtime (Sharon, et al., 2016). According to Abas (2019), “What is meant by good is thus that governance is transparent, accountable, ensuring equity and sustainable development and respecting human rights, and democratic principles” (p. 3). Policymakers should bear in mind that accountability and transparency are critical to the functioning of local governments in achieving sustainable development (Gabreil, 2017). The study further revealed that accountability and transparency, as principles of good governance, can help keep policymakers focused on

their commitment to citizens (Sharon, et al., 2016). The absence of good governance principles from public administration impedes national development and sustainable public policies and regulations that promote economic growth and development of countries and their internal sectors (Sharon, et al., 2016).

Another research study showed that legislative outcomes improve when information is available to stakeholders in a structured, consistent, and reliable way (Cárcaba et al., 2017). The structured process is often due to public institutions understanding the relationship between transparency, accountability, and participation in the organization. There must be an intentional and deliberate engagement with stakeholders to contribute their ideas and recommendations to strengthen initiative (Nabatchi, 2014). Additionally, when there is a high level of respect for good governance principles within institutions, stakeholders of the services experience an enhanced quality of life and ownership (Cárcaba et al., 2017).

The good governance principles often drive public service institutions that have proper and effective processes in the public's best interest. Additionally, the proper and effective processes promote financial empowerment and sustainable development in every sector across a country (Cornell and Grimes, 2014; Sarker, Bingxin, Sultana, & Prodhan, 2017; Welch and Clark, 2014). In other words, healthy interaction between stakeholders and policymakers means a continual opportunity for consultation, consensus building, and a sense of ownership in creating and implementing regulations (Cárcaba et al., 2017).

The good governance framework was an ideal concept for this study. The framework provided an opportunity to look at the effects of transparency and accountability on how small hoteliers, as a community stakeholder, are affected by policymakers' regulatory decisions. In turn, this study may help understand how good governance principles, specifically transparency and accountability, drive public institutions' commitment to public consultation with small businesses ahead of the implementation of business regulations.

The research question concerned whether public consultation into proposed business regulations impacts business growth in the Virgin Islands. The interview questions for this study provided an opportunity for understanding how good governance principles like accountability and transparency drive or hinder public input. Additionally, through analyzing the question using institutional theory, there will be a better understanding of how businesses are affected positively or negatively by public consultation in the rulemaking process. This study may impact the positive or negative influence of access to laws in rulemaking and business growth. The measurement tools used to define impact are transparency, which means access, and accountability means access to government laws.

### **Accountability, a Good Governance Principle**

Accountability is one good governance principle that establishes the relationship between policymakers, public administrators, and the public (Basri & Nabiha, 2014; Olsen, 2015). Each stakeholder, including policymakers, public administrators, and private sector stakeholders, interprets accountability in their way. Some policymakers

believe that because they were elected to represent the people, there is no need to consult with the public on decisions (Olsen, 2015). Some public administrators believe that because they are the drafters of policies that the elected officials requested, there is no need for public consultation (Dean, 2019). Public service institutions are usually accountable or obligated to persons within the management functions of government systems (Cicatiello, De Simone, & Gaeta, 2018; Khotami, 2017). Some people in public want to have a voice in the rulemaking process and therefore expect that the persons they elected would share and explain, in a substantiate way, why decisions were made and how they derived (Olsen, 2015).

Accountability exists in the hierarchical structure where there is compliance in transferring information through a linear process with checks and balances. (Olsen, 2015; Gabriel, 2017). The clear hierarchal structure makes it easy for auditing the procedures and for tracking the flow of information. The information must be filtered in a clear, consistent, and structured way. Accountability is successful when a control mechanism establishes the tenets or expectations of appropriate behavior (Olsen, 2015).

“Accountability is one of the steps that must be taken to maintain and increase public confidence in government performance,” (Khotami, 2017, p. 30). In other words, there is a transparent process and structure known by policymakers, administrators, and the public stakeholders regarding what happens from policy creation to management to rulemaking. The accountability structure mitigates inconsistent policies. Accountability prevents the retractions of rules following implementation; it facilitates human and

financial resources; it achieves more buy in from stakeholders because of the clear communication lines throughout the process (Kaul, 1997).

In this study, accountability was conceptualized as the legal framework or enforcement mechanism that guides how policymakers, public service agencies, and private sector stakeholders must engage in open and enlightened rulemaking (Addink, 2019; Pratiwi & Sari, 2017; Sharon et al., 2016). There is an obligation on the government to ensure stakeholder involvement and commitment to rulemaking (Olsen, 2015). It is the responsibility of governments to have in place an accountability mechanism that clearly defines and outlines how public service agencies are to conduct public consultations openly and transparently (Bovens, Goodin, & Schillemans, 2014; Ferry, Eckersley; and Zakaria, 2015). In democratic countries, governments allow the public to scrutinize the effectiveness of the policy processes. (Johns and Saltane, 2016).

Accountability improves the public's confidence in how the government performs (Khotami, 2017). There must be a clear accountability process that public officers must follow to avoid confusion over whose responsibility it is to engage the public. It makes people within the country more supportive of government actions; it improves trust and confidence in governments, leads to policy effectiveness, and mitigates corruption (Cicatiello et al., 2018; Gabriel, 2017). In the process of accountability, public officials and elected officials are responsible for their actions and therefore depend on structures to facilitate their decision making. (Khotami, 2017). When there is an absence of accountability or poor governance, corruption emerges and adversely affects an

economy's growth and sustainable development (Johns & Sultane, 2016). Accountability is essential in transparency.

### **Transparency, a Good Governance Principle**

Transparency is the next good governance principle that is central to this study. Transparency presents an opportunity to share information, deliberate and discuss points and alternatives, and get a high level of commitment and support from stakeholders (Gabriel, 2017). In this study, transparency was conceptualized as actively informing the public of rulemaking. Transparency and accountability are inextricably linked and, when working together, leads to a well-functioning democracy (Porumbescu, 2015). Transparency helps to improve accountability (Alcaide Muñoz, & Rodríguez Bolívar, 2015).

Transparency is about making documents publicly available, easily accessible, and presented clearly so that people can understand and contribute effectively to the development of regulations (Addink, 2019; Lourenço, 2015; Pratiwi & Sari, 2017; Sharon et al., 2016). In a study of 185 democracies around the world, 43 confirmed that “the law stipulates a minimum period for which the draft regulations must be publicly available for review and comment” (Johns & Saltane, 2016, p. 15). Through transparent and straightforward processes, the public can hold the government accountable for proper government procedures and processes (Ljungholm, 2015).

The presence of transparency is to create opportunities for the public to understand how and why government decisions are made (Porumbescu, 2015). In many democratic countries like the United Kingdom and the United States, there is a freedom

of information act and open records law that guides government accountability through the public's access to information. Public service agencies are to provide the public with factual information to ensure a sense of empowerment and to accelerate the need for informed decision making and “transparency, accountability, and participation” (Faini & Palmirani, 2016; Worthy, 2015, p. 1).

Access to government information leads to trust and satisfaction, and it enhances the knowledge of people and encourages more participation (Mabillard & Pasquier, 2016). Public enlightenment leads to empowerment (Sharon et al., 2016). People need to know that the information that informs public consultation is available timely, substantively, and understandably (Lourenço, 2015). People want to access information without restrictions or conditions (Zyl, 2014). They want to know that the information is available in a format they can easily read and analyze. They also want the government to reach them where they are and avoid one size fits all communications, whether it be through social media, radio, print, for example (Wittemyer, Bailur, Anand, Park, & Gigler, 2014). Transparency helps to improve and inform effective and collaborative rulemaking (Porumbescu, 2015).

Access to government information leads to trust and satisfaction, and it enhances the knowledge of people and encourages more participation (Mabillard & Pasquier, 2016). Public enlightenment leads to empowerment (Sharon et al., 2016). People want to be made aware of information that informs public consultation, timely, substantively, and understandably (Lourenço, 2015). People want to access information without restrictions or conditions (Zyl, 2014). They want to know that the information is

available in a format they can easily read and analyze. They also want the government to reach them where they are and avoid one size fits all communications, whether it be through social media, radio, print, for example (Wittemyer et al., 2014). Transparency helps to improve and inform effective and collaborative rulemaking (Porumbescu, 2015). Transparency helps to strengthen and inform effective and collaborative rulemaking (Porumbescu, 2015).

### **The Regulatory Environment**

#### **Universally**

There are varying business regulations worldwide, and there is no surety that such rules would facilitate the growth and development of small businesses (Koranteng, Osei-Bonsu, Ameyaw, Ameyaw, Agyeman, & Dankwa; 2017). For example, industrial laws focused on sustainable growth and development that enhance the economic and legal environment within an economy (Adelzadeh & Padayachee, 1994). Another law includes fiscal regulations focused on reducing expenditure, liberalization of the economy, and enhancing the private sector to expand (Adelzadeh & Padayachee, 1994).

The monetary and financial pieces of regulations focus on investment growth and the effective balance of payments and budgets. At the same time, international economic laws give attention to trade and investment (Adelzadeh & Padayachee, 1994). As with fiscal regulations, there is no guarantee that small businesses will benefit or see the positive benefits of growth and development (Koranteng et al., 2017). The labor laws enforce the tenets of workplace empowerment and the rights of works in public and private sector establishments (Adelzadeh & Padayachee, 1994). An important

observation found during research is that regulations that create a financial change for businesses are passed on to the consumer, and this creates a rippling effect where people then impress upon the government the need for addressing unfair pricing of goods and services (Chambers, Collins, & Krause, 2019).

### **Virgin Islands**

The Virgin Islands, as an Overseas Territory and Commonwealth member of the United Kingdom, operates within the English legal system or Westminster system (Byles, 2014). The constitutionally established name for the Territory is Virgin Islands (VI). However, the territory's cultural name is British Virgin Islands (BVI) used to differentiate the BVI from the United States Virgin Islands. The VI and BVI are used interchangeably. For this study, VI will be used, except in some instances where citations make that requirement.

Also, in the Virgin Islands, the different regulations referred to as acts are enacted by the local government (Hendry & Dickson, 2018). The United Kingdom regulations, common law, and equity rule are sometimes integrated into the Virgin Islands laws (Hendry & Dickson, 2018). Additionally, whether large, medium-sized, or small, all businesses are subject to the same regulatory environment, including rules, procedures, and principles of Virgin Islands law (Byles, 2014).

The regulatory process in the Virgin Islands begins with the sponsoring government ministry drafting a policy proposal for Cabinet's consideration. When submitted to Cabinet for consideration, the draft policy should include the views of interested persons or organizations (Cabinet Office, 2010). There is no specific policy or

law requiring the sponsoring ministry to consult with the public in the rulemaking process. The sponsoring government ministry is expected to consult with other government ministries seeking their comments for inclusion in the cabinet paper (Cabinet Office, 2010). The Cabinet paper guidelines specifically hold that the Cabinet paper cannot be submitted to cabinet without cross ministry consultation (Cabinet Office, 2010). The cabinet paper format includes decision sought, background information, cross ministry coordination, budget financial implications, and legal implications (Cabinet Office, 2010). There is no specific headline for feedback from stakeholders or the public.

Once Cabinet approves the policy, the Attorney General's Chambers then converts the policy to a draft bill that is introduced in the House of Assembly for its first reading by the sponsoring minister. After the first reading, the bill is subsequently published in the Government's official new publications — The Gazette — for public information (Cabinet Office, 2010; The Legislative Council, S.I. 11976 No. 2145 U.K.). Although the information is gazetted for public consumption, there is no specific rule or parliamentary supervision that drives public consultation with the public or stakeholders. The bill is then introduced for its second reading in the House of Assembly. The legislators publicly debate it and committed to the committee of the House to be considered clause by clause (The Legislative Council, S.I. 11976 No. 2145 U.K.). Then the bill is read a third time and passed in the House. The bill becomes law when the Governor, a representative of Her Majesty Queen Elizabeth II, assents to it (Government of the British Virgin Islands, 2007).

Throughout the legislative process, there is no established regulation that requires public service agencies to include public consultation in the rulemaking process. Public consultation has the appropriate information flow to inform stakeholders to influence and shape policies and make informed decisions about their finances (Wodschow, Nathan, & Cerutti, 2016). The public consultation also gives policymakers a practical and beneficial opportunity to understand the social, economic, and development concerns and inconveniences that may affect stakeholders (Li, Ng, Skitmore, & Li, 2016). There is no specific structure written requiring people and stakeholders to be involved in the planning and implementation process to the evaluation and promotion. There is no specific mechanism requiring the results from consultations to be made public.

### **United States**

In contrast, rulemaking plays an intrinsic part of the United States federal government rulemaking process (Newhart and Brooks, 2017). Citizens have a legal right to contribute to the rulemaking process (Edgar, 2017). During the rulemaking process, governments are expected to intentionally engage the public in a high level of transparency and accountability public consultation process (Newhart and Brooks, 2017). The United States has a deliberate process for rulemaking, where constitutional law guides the management of the process (Edgar, 2017). Public consultation is enshrined in the rulemaking process in the United States (Edgar, 2017).

Additionally, through public consultation, public service agencies ensure a permanent discourse between the government and the public from the beginning to the end of the rulemaking process (Cini, 2015). In many instances, the people's consent is

essential in policy development and enhancing democracy (Woldendorp, 2014). In the rulemaking process, people hold the political directorate responsible for representing their legislative council (Mohapatra, 2016).

Public administrators operating within the United States federal government structure are guided by the rules of the Administrative Procedure Act (APA), 5 U.S.C. § 79-404 (1946) to engage the public when establishing policies, acts, and regulations. The APA sets the ground rules for public information sharing and public engagement and consultation in the rulemaking or public policy management process (Elias, 2016; McNollgast, 1999; Shapiro, 1996; Shapiro & Moran, 2016). The APA, which was recodified in 1966 in line with modern trends, is a federal statute and accountability measure legislated to ensure that public service agencies adopted standardized procedures that were ethical, objective, and consistent (Shapiro & Moran, 2016; Wagner et al, 2017). This piece of regulation guides varying actions; including adjudications, judicial review, and open meetings, among others (Shapiro & Moran, 2016).

Additionally, the APA is another way public service agencies are sanctioned to conduct a cost benefit analysis and understand the economic impact on businesses (Elias, 2016). The APA requires public services agencies to create safe spaces for access to information and dialogue. People can dispute freely without reprisal from the government. In other words, instead of imposing policies on the public, public administrators stimulate discussions with members of the people in various forms of media. The APA promotes political and bureaucratic accountability and civic responsibility and provides a regulatory framework that guard against monopoly power

or the deterioration of democratic principles in creating public policies. (Farah, 2014; Ostrom & Ostrom, 1971; Wilson, 1887).

Several other countries have adopted the notice and comment practice, including Canada, Portugal, and Japan (Rodrigo, & Amo, 2006). There is also substantial literature illustrating that administrative regulations have negative consequences on small businesses' entrepreneurial activities, as compliance sometimes negatively impacts the economic activities of these businesses. Governments have been engaging in administrative reform in some countries, specifically looking at the compliance requirements and the financial burdens placed on small businesses. They have engaged in different legislative or financial reforms to ensure that regulations are not restricting or stifling business activities to operate effectively and efficiently in a free economy (Solodilova et al., 2018; Xhango, 2017). There is an opportunity to explore the impact of the APA on public service or business.

The Virgin Islands, as an overseas territory of the United Kingdom (UK), has variations of the Westminster model. For example, the head of state, the judiciary and legislature and executive branches all have separate functions and powers (Harding, 2004; Hendry & Dickson, 2018; The Virgin Islands Constitution Order, 2007). However, unlike the Virgin Islands, the UK does not have a written constitution, and there is parliamentary sovereignty (Harding, 2004). In the Virgin Islands, like the UK, parliamentary supervision is where elected officials decide if there is public consultation on an issue (Edgar, 2017). There is no written law that institutionally mandates public service agencies to engage people.

## United Kingdom

The UK has an administrative law to guide the decision making of the public service. However, public consultation is not written as an intrinsic part of the rulemaking process. Instead, public consultation is captured in the Code of Practice on Consultation, a guide that allows for open dialogue between the government and the public or stakeholders (HM Government, 2008). Under the Code of Practice, government agencies adhere to guiding principles.

The responsibility of a public service agency operating in the UK is to ensure that consultations happen in the formative stage of the regulations and policy proposal (Government Legal Department, 2016). People should get all the information they need at their fingertips to make informed decisions (Cabinet Office, 2018; Government Legal Department, 2016; HM Government, 2008). People should be given sufficient time to engage in the consultation process and provide their feedback (Cabinet Office, 2018; Government Legal Department, 2016; HM Government, 2008). Additionally, the public's comments must be intentionally considered (Cabinet Office, 2018; HM Government, 2008).

## Note and Comment

In this study, the 'note and comment' section of the APA helped to shape some of the questions, particularly those related to public consultation in the rulemaking process. The federal government's APA process was preferred over the Westminster system because it provides a consistent step by step approach to public consultation engagement. The notice and comment process used in the United States since 1946 includes four

necessary rulemaking steps that can serve as a guide for interpreting actions taken by public officers in the Virgin Islands. The two principles of good governance—accountability and transparency—will be used to analyze and juxtapose the data.

The results of this study could be useful in informing the policymakers and public administrators about the significance of public consultation with small businesses and other stakeholders in the rulemaking process. Additionally, the outcome of this study could inform white paper on public consultation in the Virgin Islands. It could also serve as a framework that provides a real world implementation strategy for transforming the rulemaking process in the Virgin Islands, especially now when self-determination continues to be a hot topic.

### **Rulemaking**

Rulemaking is the process through which public service agencies make policies and regulations. Rulemaking provides the institutional foundation for creating statutory regulations. Additionally, rulemaking helps establish the parameters and guidelines for how the private sector ensures compliance and operates in the market economy (Hodgson, 2015; Kitching, 2016; Kitching, Hart, & Wilson, 2015, Polanyi & MacIver, 1944). Regulations ensure that businesses are not infringing on other companies and stakeholders (Guash, 1999). Regulations promote competition in the market and alleviate any dire impact on business activity (Guash, 1999).

In some democracies worldwide, rulemaking formally incorporates public consultation as an intrinsic part of the policy and legislative management process (Johns & Saltane, 2016). Historically, rulemaking has been referred to as administrative

regulations, including consultative procedures that empower persons of interest to participate in shaping laws (Fuchs, 1938). There are different types of rulemaking procedures investigational, consultative, auditive, and adversary procedure. For this study, the consultative procedure focused on where public service “agencies have resorted increasingly, of receiving opinions, advice, and suggestions from groups whom their work affects” (Fuchs; 1938, p. 274). Additionally, in this paper, the note and comment period was viewed as a “quasi-legislative activity” where there is an open discussion, and the public can provide comments in shaping policies (Gilmard & Patty, 2017, p. 2).

In facilitating a prosperous business environment, governments should focus their attention on introducing regulations requiring social compliance, control of businesses, the introduction or deduction of fees and tax, the mitigation of exploitation and monopoly in a free market system, accountability, and administrative processes in rulemaking and the promotion of investment (Montagnes & Wolton, 2017; Thomas & Thomas, 2018; Tomain, 2016). Also, for regulations to be beneficial to stakeholders, the institutional mechanisms and processes must be carried out from conceptualization and formulation to implementation and evaluation (Bolleyer & Smirnova, 2017; Hannesson, 1985). In facilitating a prosperous business environment, the government needs to understand that regulations affect whether small businesses remain open for business or sustainable. Regulations also affect how a company can grow economically, develop, and contribute to the economy's health.

One scholar explained that some regulations negatively affect the economic growth and economic development of businesses, and national development (Guasch & Hahn, 1999). One regulatory concern for small companies is compliance with costs. The introduction of fees or increases in fees creates financial burdens for small businesses (Atkinson et al., 2016; Guasch & Hahn, 1999; Lee, 2014). Other regulatory effects include the quantity and product restrictions that stymie an entrepreneur's capability to start up, innovate, or enter industries (Crain & Crain 2014; Guasch & Hahn, 1999).

In jurisdictions like Washington DC, US, statutory advisory committees ensure that public consultation occurs. These committees serve as advisors to administrative agencies. The committees are also responsible for ensuring that the agencies are aware of the interest group, and they provide information about the regulations and educate the groups about the regulations (Fuchs, 1938). Public service agencies, particularly those in the United States, must ensure that the public received information and participated in the rulemaking process (Johns & Sultane, 2016). However, some agencies do not carry out the functions to the notice and comment because there is no specific penalty for circumventing the process (Elias, 2016). In most American states, procedures formally include public comments in the rulemaking process to ensure accountability to good governance practices (Crow et al., 2016).

Regulations are the avenue governments use to mandate that the operations, processes and administration of businesses conform to the rules and values of society (Atkinson et al., 2016; Størkersen, Antonsen, & Kongsvik, 2016). Business regulations are one driver of economic growth, economic development, and businesses' fiscal

efficiency, in general (Thomas & Thomas, 2017). Additionally, regulations promote healthy competition, business activity, and guide operational standards and practices (Guasch & Hahn, 1999; Kitching, 2016).

Regulations affect small businesses in three ways: compliance, administrative, and regulation costs (Chittenden, Kauser & Poutziouris, 2002). Different regulations directly or indirectly affect small business, including economic laws, which refers to price restrictions (Chittenden et al., 2002; Guash, 1999). The social regulations focus on compliance with environmental, health and safety, employment, and transport (Chittenden et al., 2002; Crain & Crain, 2014; Guash, 1999). Process regulation focuses on clients' administrative costs in managing public and private sector affairs, such as income tax and social security (Chittenden et al., 2002; Guash, 1999). There are also tax compliance regulations (Crain & Crain, 2014.). There are jurisdictions where regulations are too costly, and as a result, businesses move as they understand that they are the controllers to production (Binderkrantz, Christiansen, & Pedersen, 2014).

### **Small Business Sector Importance to the Economy**

There are varying definitions of small businesses in the world. In some jurisdictions, a small business is an establishment with less than 50 staff members with an annual turnover or balance sheet that does not exceed \$117,563,50.00 (European Commission, 2017; Spitz, Kamphof & Hogeling, 2016). In other instances, small businesses are entrepreneurs, owners, managers, partners, and self-employed, and small and medium-sized enterprises (Bennett, 2014). A small business is a Class 1 employer in the Virgin Islands, an entity with no more than seven employees, a payroll not exceeding

\$150,000, and an annual turnover not exceeding \$300,000 (Payroll Taxes Act, 2004, No. 18 of 2004).

Economic growth and development of small businesses are heavily dependent on an economy's healthy environment and ecosystem (Acs, Estrin, Mickiewicz, & Szerb, 2018). The economic growth, in particular, is measured by the value of the goods and services produced over a specific period and the increase in the value and the total output of those goods and services (Feldman et al., 2016). Additionally, economic development is more intrinsic, with the indicators being an increase in business activity and economic prosperity. The enhancement and expansion of small businesses and the quality improvement of their product offerings are all contingent on the health of the economy (Feldman et al., 2016; Ribeiro-Soriano, 2017). Economic growth and development also look at the introduction of new and additional business opportunities, goods and services, and how the businesses continue to contribute to innovation (Feldman et al., 2016; Ribeiro-Soriano, 2017).

The small business sector plays an integral role in the economic growth and development of most free economies, particularly in productivity, advancement, and competition (Saleem, 2017). Small businesses make direct and significant financial contributions through job creation, technological innovation, the introduction of new markets, products, services, and competition (Chen & Schiele, 2017; Neagu, 2016; Robinson & Stubberud, 2016; Turner et al., 2016). Small businesses indirectly contribute to a country's infrastructural and social development, which is often shaped and driven by a government's political agenda (Turner et al., 2016). Additionally, small businesses

make jurisdictions globally competitive as they help to attract international trade and investment (Ceptureanu, 2015; Fleischman & Craig, 2015). Overall, scholars argue that small businesses are central to stimulating a healthy and prosperous economy (Turner et al., 2016; Ribeiro-Soriano, 2017).

Small businesses are the backbone of many economies, including the Virgin Islands. Small businesses play an essential role in modernizing economies, and they improve the competitiveness of countries (Marri et al., 2017). It is incumbent on public institutions to understand how its structure, management, and rulemaking process are connected to the sector's development and progress. Particularly transparency and accountability, which are crucial to public consultation, are essential to regulatory management. The onus is on the public sector to foster an environment where innovative regulations result in a competitive advantage resulting in private sector development. For governments to understand how to create a favorable regulatory environment, it is incumbent on administrators to know how the public sector infrastructure can facilitate businesses' development and growth.

In the Virgin Islands, small businesses have long played a crucial role in developing the economy dating back to the 1700s. Small business development and growth in the 1700s included the production of sugar cane rum and corned meats (Pickering, 1987). In the 1800s, there was a shift to modern agriculture that included farming of vegetables and the production of charcoal and tobacco cigars (Pickering, 1987). By the 1900s, the focus incorporated livestock and fishing. There was a

significant amount of export to jurisdictions like the UK, the US, and different parts of the Caribbean region, including Puerto Rico.

In 1950, the Virgin Islands economy saw the introduction of the entrepreneurial spirit. The tourism sector was introduced, and it became one of the economic pillars of the economy that accounted for 60 percent of the revenue (Pickering, 1987). The tourism sector started with hotel construction, which provided jobs and drove monies into the economy. The government introduced the Hotel Aid Ordinance as an incentive strategy to foster and drive development. When the Tourist Board was introduced in 1961, small businesses expanded to include taxi operators, food importers, and laundries to cater to the needs of the hotels. Small companies were experiencing economic development and growth, contributing to the Territory's economic development and growth.

The construction of more hotels in the 1960s led to the development, including improvement to the seaports, airports, and road infrastructure. By 1961, banks emerged to help bolster business activity. In 1969, the small business sector expanded to seafarer activities, including yachting, windsurfing, and sports fishing. By the 1970s, the BVI Hotel and Tourist Association was established where more than 100 persons attended the meeting including hoteliers, merchants and persons interested in the getting involved in the tourism industry (Warrican, 2020). In referring to the 1970 edition of The Island Sun newspaper dated September 26, Warrican (2020) in her radio program explained that six subcommittees were established to address the needs of the developing this sector namely hotels and restaurants, charter boats, transportation, allied businesses, tourist board and

publicity. Today that organization has been renamed BVI Chamber of Commerce and Hotel Association.

By the 1980s, self-employment and entrepreneurship expanded into boardsailing, scuba, diving, snorkeling, rental, and tours (Encontre, 1989). Additionally, financial services was developing into a strong sector (Cohen, 2001) Over the years, successive governments introduced varying economic and financial strategies to assist locally owned small businesses, particularly tourism accommodations, with their financial products.

By 2016, the small business market expanded even larger to include all sectors of the economy, for example infrastructural development and health services, to name a few. Over the years, successive Virgin Islands governments have been paying significant attention to the small businesses by ensuring that business owners get access to loans backed by the government, grants technical and operational support (Government of the Virgin Islands, 2017). However, in 2017 the small business industry had declined following Hurricane Irma's passage that caused a catastrophic and devastating effect on the economy of the Virgin Islands.

The Government of the Virgin Islands introduced the Virgin Islands Micro Business Companies Act (2017) geared toward incorporating, managing, and operating offshore businesses. The micro business is described as having no more than 10 employees with earnings not exceeding \$2 million. These micro businesses are not subject to the same financial and legal obligation as large businesses that are incorporated. However, when considering the wide range of business regulations that

impact economic activity, it is noted that there is no known law protecting domestic small businesses from standardized pieces of business regulations.

Internationally, small businesses fall into two categories. One is the traditional family owned businesses, which is a generational establishment (Neagu, 2016). The other is small businesses offering new, innovative, and dynamic opportunities that allow for the growth and development, and stability of an economy (Guash, 1999; Neagu, 2016). In different ways, these small businesses help facilitate the creation of the middle class economy, increase competition, attract external investment, and contribute to the gross domestic product (Neagu, 2016).

While small businesses do facilitate growth in myriad ways, sometimes they lack the adequate finances to market their services or mitigate “economic shock” (Bouazza, Ardjouman, & Abada, 2015; Iweka, Babajide, & Olokoyo, 2016; Neagu, 2016, p. 335). Additionally, some regulations in developing countries tend to create burdens for small businesses because those establishments do not have access to external funding, technology, and training (Bouazza et al., 2015).

In contrast, there is a Small Business Regulatory Enforcement Fairness Act of 1996 that supports businesses adversely affected by any rulemaking in the US. The act makes provisions for regulatory stakeholders in government to include and encourage small businesses to contribute to regulations development (Guash, 1999). As stakeholders in the rulemaking process, small companies to align with the good governance principles that require public service agencies to be accountable and

transparent when making regulations. Small businesses' commitment to regulations is based on how it is viewed by the business owner (Kitching, 2016).

### **Public Consultation**

Public consultation is a widespread strategy used in democratic countries to incorporate the public's ideas and recommendations into the rulemaking process (Kaehne & Taylor, 2016; Lundberg & Hysing, 2016; Binderkrantz, Christiansen, & Pedersen, 2015). In some democracies where public engagement is active, public consultation is considered a deliberate action where democratic governments intentionally engage the public in the rulemaking process (Binderkrantz, 2015). It is one step toward building trust and developing a partnership with the public (Barros & Sampaio, 2016).

Additionally, public consultation is an essential component in achieving a greater good governance level, as it is fundamental to transparency and accountability (Port & Watts, 2016).

In some democracies, governments have an institutional and legal responsibility to employ the public's professional and personal opinion in creating regulations (Lundberg & Hysing, 2016). Lawmaking must be seen beyond influence both by the government and the public. Instead, it should be viewed as a mechanism to hold the government responsible for actively responding to the public's legitimate concerns; it promotes deliberation; amplifies knowledge of the issues and, at the same time, enhances the quality of regulations (Lundberg & Hysing, 2016). Additionally, public consultation “make[s] governments better equipped to handle complex governance problems” (Lundberg & Hysing, 2016, p. 4).

For example, in the UK, since the postwar era, successive governments have actively engaged the public in a consultative process to get not only people's feedback, but to address concerns ahead of the legislative process or reform (Crane, 2018). The consultation with voluntary professional publics has long contributed to shaping policymaker's proposed legislative reforms, particularly regarding policies that would have national or widespread implications (Crane, 2018). It must be noted that participatory consultation, groups, more than the general population, can influence the design of the rules (Gailmard & Patty, 2017). Policymakers or public service agencies consult with the public to garner helpful feedback ahead of legislative discussions in parliament and ensure that policies underscore the public (Crane, 2018).

Traditionally, the rulemaking process was gear towards the written text (Porter & Watts, 2016). Today, public consultation is now through face to face town hall meetings and electronically (Barros & Sampaio, 2016). Therefore, governments need to consider that media habits and preferences differ among people of different education levels and that the rules must frame information accordingly. Public service agencies must take into account the type of media people consume to get their information. Instead of depending solely in the media and one channel to distribute its information, public service agencies and the political directorate are making direct contact to the public through innovate ways like digital media, websites, social media, community meetings, and visual communication (Al-Aufi, Al-Harhi, AlHinai, Al-Salti, & Al-Badi, 2017; Firmstone & Coleman, 2015).

In today's rulemaking process, governments need to understand that people use selective exposure in accessing information. Today there are more media channels than ever before that cater to different ideologies. People select their media accordingly, rather than exposing themselves to the variety of the media market and considering new thoughts. In other words, public consultation is not seen as a monolithic approach; people want to access information through their preferred channels; therefore, the information should be circulated widely (Liu, 2017).

Public service agencies must understand and determine the knowledge gap and how different media consumption forms help consider information availability. People interpret the information based more on their ideologies, good citizenship, personal motivation, business expectations, financials, etc. instead of education or news consumption. Public service agencies would need to be aware of which media channels to use for each education level to encourage participation in the public consultation process. People engage in dialogue after having access to information, and they are more likely to obtain knowledge and mobilize or participate in the rulemaking process.

There is no institutional agreed framework for public consultation in the Virgin Islands, nor are there regulations to guide or inform how public service agencies make information available to the public. Even though regulations have been created over the years, no specific policy establishes a culture of planning for the process. There is no consideration in the budget that explains plans, outcomes, objectives, actions, output, targets set to monitor, and measures for public consultation activities. An additional observation is that there is no report which shows the public's feedback on the

consultations. There is no known publicly accessible institutional criterion or guiding principle to juxtapose public service agencies' actions. When consultations do happen, they are ad hoc, and sometimes, there is no standardized process. Currently, it is based on how many people show up and are engaged in the dialogue.

Businesses have a stake in the development and growth of any economy, as they control how a country can produce and make goods and services available to the population (Binderkrantz et al., 2014; Lindblom & Bimbaum, 1979). As such, businesses have a vested interest in creating regulations to influence or shape policies ahead of the legislative or parliamentary process because of the value they bring to an economy (Binderkrantz et al., 2014). Thriving small businesses can function in the global business environment where small businesses are thriving. Governments operating in a democracy must continue to liaise with entrepreneurs to strengthen the engagement with companies further, thereby allowing innovation, growth, and improved finance in the economy (Peng, 2017).

### **Summary**

The objective of Chapter 1 was to understand the current and available literature on business regulations how it impacts the growth and development of small businesses. The literature review has provided context for understanding rulemaking, particularly the note and comment process, including public consultation. Additionally, research helped to understand good governance's conceptual framework, specifically two universal principles: accountability and transparency.

Chapter 2 will discuss the qualitative approach used to determine whether business regulations issued without public input limit economic growth and development of small businesses, and how an administrative, procedural act facilitates this process. Chapter 3 will also focus on semistructured interviews, study conclusions, personal recommendations, professional application, and social change transformation.

## Chapter 3: Research Method

### **Introduction**

The research question was the following: Does public consultation into proposed business regulations impact business growth in the Virgin Islands? This chapter includes an in-depth exploration the impact of the lack of public consultation in rulemaking on small businesses in the Virgin Islands through the good governance principles of transparency and accountability. Also, this chapter contains a discussion of the methodology and measures taken to ensure the trustworthiness of the research through the incorporation of ethical procedures. This section includes an explanation of my role as the researcher and the criteria applied in reaching out to participants. I explain how a qualitative research methodology that incorporated a case study design was ideal for gaining a deeper understanding and appreciation of the phenomenon. I anticipated that the data collected from interviews and documentation of small business owners regarding their experiences would help to bring meaning to how good governance and public consultation are linked to the creation of a hospitable business environment. In order to validate the study, coding was used to identify themes and patterns.

### **Purpose Statement**

The purpose of this qualitative case study design was to explore the direct and indirect impact of the lack of public consultation in rulemaking on small businesses in the Virgin Islands, as viewed through the lens of the good governance principles of transparency and accountability. Participants in the study were business owners who had

fewer than 20 rooms, employed no more than 50 employees, had operated on Tortola for between 5 and 10 years, and had annual earnings of less than \$5 million.

This research provides a holistic view of how transparency and accountability, as good governance tools, can be used to assess and build a healthy relationship between government and businesses. Additionally, in this research, I looked at the effects of public consultation on the growth and development of small businesses using the steps in the rulemaking process—notice and comment—outlined in the Administrative Procedure Act (APA), 5 U.S.C. § 79-404 (1946). The results of the study fill a gap in research and may therefore stimulate further discussion of the potential adoption of an administrative procedures act to reinforce the principles of good governance.

### **Role of the Researcher**

Patton (2015) and Yin (2014) explained that in qualitative studies, the researcher is the main data collection instrument. I was responsible for collecting data to explore and analyze the impact of public consultation and the rulemaking process on the economic growth and development of small businesses. I used a qualitative case study approach that included open ended interviews with small business owners in the Virgin Islands.

Data collection in this study was carried out using multiple techniques, where I as the researcher served as the sole instrument of this study and the primary mode of collecting the information (Cypress, 2017). As the researcher, I had the responsibility to manage my personal biases and assumptions by first ensuring that the interview questions were direct and objective to manage my opinions and personal relevance and preference

(Tong, 2007). I did not try to interject my opinion into the study. According to Creswell (2017), it is important that researchers not project their own paradigms, perspectives, or worldviews on participants, as this bad practice may prejudice the research and compromise quality if personal perceptions are not managed. I understood clearly that in order for me to be seen as credible, my view of the world, whether it had been shaped by my academic socialization, political preferences, geographical location, and/or historical and inherited cultural characteristics, could not be thrust or forced upon others. It did not allow personal preferences, paradigms, and biases such as selective exposure to guide my thinking and what I thought constituted reality (Blaikie, 2004). It was my responsibility to keep an open mind so that I could learn and not manipulate evidence or even stage behavior so that it was favorable to my perceptions.

As a researcher, I remained open to change, as it was my responsibility to embrace discoveries rather than justifications. This meant understanding that there were several probabilities and reasons in logically explaining the phenomenon that existed in my study. My objective was not to manipulate the data, but to facilitate quality research and data collection and analysis processes. I believed that it was important to be trustworthy first, which helped me to be credible in collecting quality data.

Another bias that I was careful to control was my extensive exposure to existing knowledge of how the business sector relates to the government during the implementation of different pieces of regulations. It meant that although I am a director of communications for the Government of the Virgin Islands, I needed to see myself as a student of Walden University in carrying out this study. In that I would be working with

small business owners in the Virgin Islands, where I live, I ensured that participants understood that I was reaching out to them as a doctoral student and not as a member of the public service working in the Premier's Office, the ministry that is responsible for business development.

In eliminating other personal biases, I intentionally kept an open mind in preparing for social interaction with small business owners. I cleared my mind ahead of interviews and did not have expectations going into the research environment. Following Adler (2013), I was mindful that people overgeneralize and interpret events in the world through a local lens. Therefore, I was cognizant that there were several probabilities and reasons in logically explaining what existed. It was my responsibility to approach the research objectively and allow scientific inquiry to dispel myths and preconceived notions. I understood that it would be beneficial to be open to learning and discoveries rather than making justifications. I approached all participants with the mindset that their perspectives would be different as they gave subjective accounts based on their experiences. I did not manipulate the evidence or stage behavior to get a projected outcome. Instead, I remained open to change and willing to shift my mental model, even if the outcome challenged my social and professional reality.

In strengthening the instrument to mitigate biases, I adopted the widely accepted ethical principles of the 1979 Belmont report, which indicates that participants must be treated kindly and respectfully, and that they must voluntarily participate in a study (Obenchain & Ives, 2015). It was important for me to be honest with participants about my study and to be open in sharing information about why I was conducting the study.

The objective here was to build a trusting relationship with the participants. People open up when they feel that there is a level of trust and when they understand the nature and objective of the project. Chambliss and Schutt (2018) explained that the researcher must also be honest and open about what is being researched and not hide information or motives to acquire data by deception. The participants understood from the outset that their participation was not mandatory, but rather voluntary (Chambliss & Schutt, 2018). The interviews were informal to allow participants to interact without pressure (Patton, 2015). In interviews, participants were well informed about their businesses, and they spoke intelligently about their experiences (Creswell, 2016). The participants were assured that their anonymity and confidentiality would be maintained (Chambliss & Schutt, 2018). In the end, I was able to complete this dissertation with participants who provided an in-depth look into their realities.

The research question in this study was structured to address a specific phenomenon in a way that allowed for discovery. The research question also led me to prompt the participants as interviewees to give internal viewpoints that were not restricted by closed ended questions (Chenail, 2011). The research question was as follows: Does public consultation into proposed business regulations impact business growth in the Virgin Islands? The term *impact* in this paper refers to the positive or negative influence of access to laws on rulemaking and business growth. The measurement tools used to define impact are transparency, which means access, and accountability, which means access to government laws.

### Interview Questions

1. In what ways have business regulations affected the economic growth and development of your business operations?
2. At which point in the rulemaking process did you learn about the regulations' conception, formulation, consultation, or implementation?
3. How did you learn about the business regulations?
4. What strategies did you use to acquire information from the Government regarding business regulations?
5. Where did you get information on the proposed business regulations?
6. How did you participate in open public consultations regarding business regulations?
7. What are some of the strategies you have used to contribute to public discussions focused on business regulations?
8. How much time were you to provide feedback on the business regulations?
9. How would you say is the economic and development growth of the business?
10. At the time you learned of business regulations, was there enough time for you to prepare your business financially for the change? Explain.
11. What are some of the challenges you have faced with economic growth and development of your business when implementing the business regulations?
12. Is there anything else you would like to add to increase understanding of this topic?

I developed a semistructured one on one interview protocol, which served as a discussion guide to ensure consistency in the approach to the questions and content validity and reliability of the study (Dikko, 2016). I also conducted a pilot study. The objectives were: (a) to improve the structure of the questions and trustworthiness and quality of the study; (b) test the integrity of the instrumentation by pretesting the questions with a similar group; and (c) practice my note taking and listening skills ahead of the actual interviews (Chenail, 2011; Yin, 2017). In addition, the development of an interview protocol guided by the Four-Phase Process to Interview Protocol Refinement was important for ensuring that ethical standards were maintained and questions and research questions were aligned (Castillo-Montoya, 2016). The inclusion of an interview guide in the consent form helped to facilitate consistent and coherent interviews that ultimately led to effective saturation of data (Hennink, Kaiser, & Marconi, 2017).

The data collected were evaluated and interpreted using NVivo. The objective was to manage the data and reduce bias at the same time. In collecting the data, I ensured that each participant was asked the exact same questions. All interviews started in the same way as dictated by the protocol. I only provided clarification when I was requested to do so. The questions were framed objectively using key concepts of good governance principles, public consultation, and rulemaking, as learned throughout the literature review, and not according to my personal perspective or opinion. Patton (2015) explained that enhancing quality and credibility in a study is about paying attention and intentionally gathering field notes in a way that is respectful of the expectations of the participants. I was also to develop and use the same precodes across data collected from

existing regulations, literature, and government publications to ensure consistency with information alignment and to eliminate researcher bias (Maxwell, 2013).

### **Participants**

In order to be selected to participate in the study, individuals needed to be owners of businesses that had fewer than 20 rooms, employed no more than 50 employees, had operated on Tortola for between 5 and 10 years, and had annual earnings of less than \$5 million. Tortola was a favorable venue to conduct this study because it is the island where I reside. I was familiar with the local small business population, six members of which became participants in this study.

The appropriate design strategy for this case study research was nonprobability purposive sampling, which helped me to gain insight and to gather rich, high quality data (Patton, 2015). A multiple case study would not have been an appropriate approach for this study because the focus was not on understanding what was happening within one organization or an office. Instead, the objective was to contrast what did and did not occur for small businesses. The case study focused specifically on the effects of public consultation on small businesses in the development of regulations in the BVI.

To identify potential participants for this study, I obtained a list with 20 names of active small businesses of inns and villas operating on Tortola from the BVI Tourist Board. I then contacted all 20 persons from the list directly to ascertain their eligibility for my study. I used the purposeful sampling strategy and narrowed the list to 10 participants in order to select two for the pilot and six for the final study. Then, I contacted all 10 participants and asked screening questions via telephone according to

eligibility criteria created to allow for participation in this study (Cox, 2015; Patton, 2015).

In selecting the final participants, I informed them of the research, the purpose and benefits of the study, and the criteria to voluntarily participate. The potential participants received documentation that they could review to determine their eligibility for the study. The email included scheduling options for interviews. Information was provided regarding the length of the interview and the consent form.

In order to ensure validity of the study, I made contact with the participants, inviting them to participate in the study. Data were collected through interviews, which were audio taped and transcribed. The data collection process and field work strategies were geared toward getting a perspective from the participants on rulemaking in the territory (Patton, 2015).

### **Research Method and Design**

This study had a qualitative research methodology that used a case study design to explore and understand how public consultation in the development of business regulations affects the economic growth and development of small businesses. Six businesses served as the data collection point for the research. The results of the study may be useful to policymakers, administrators, and small business owners in developing future regulations.

### **Research Method**

I used the qualitative research method to explore the effects of the presence or absence of public consultation in the development of business regulations on the

economic growth and development of small businesses. Through the use of qualitative research, I explored the patterns, issues, perspectives, and feelings that participants expressed about the rulemaking process for the implementation of business regulations. Through qualitative research, I was able to examine variables and make sense of the meaning of words, processes, and patterns, as well as how they worked and why they mattered to people (Patton, 2015; Yin, 2017). In other words, qualitative research focuses on discovery. Additionally, qualitative inquiry provided an opportunity for me to interact with participants and gain invaluable insights and unique perspectives about the phenomenon being studied.

The advantages of qualitative strategies of inquiry include instant information sharing and recording of what constitutes reality; opportunity for follow up questions and explanation by both researcher and participants; and management of the interview process (Creswell, 2017; Denzin & Lincoln, 2011). This form of inquiry helps researchers to make sense of paradigms and address assumptions and allows the researcher to consider subjective thoughts and human intentions and make sense of the data (Creswell, 2016). Through this form of inquiry, the researcher is able to understand patterns and gain intrinsic knowledge of the root meanings of nuances or relationships of how people exist, interact, and make decisions.

The quantitative research method was not appropriate for this study. Quantitative research systematically examines, describes, and explains existing relationships among variables, and it anticipates outcomes and determines the relationship between specific variables and outcomes (Creswell & Creswell, 2017; Hain, 2017; Rutberg & Bouikidis,

2018; Sarma, 2015). The quantitative method takes on a numerical and statistical approach in observing and analyzing data from a controlled study (Rutberg & Bouikidis, 2018). Quantitative strategies of inquiry include surveys or experiments. This inquiry includes changes in independent variables directly caused by the experimenter; dependent variables affect independent variables (Creswell, 2017; Creswell & Creswell, 2017). The quantitative method also focuses on the correlation or relationship between variables, and the researcher manipulates data (Hain, 2017).

Additionally, quantitative research is ideal for gathering evidence and explaining how and why the phenomenon exists. The method is suitable for turning data into something that could be counted and replicated, which is not the focus of this study. The advantages of quantitative strategies of inquiry include the ability to ensure more causal conclusions are valid, and it poses a few ethical challenges with its standardized format (Chambliss & Schutt, 2018).

The mixed methods approach was also not appropriate for this study. The mixed method is a concurrent triangulation strategy where the researcher collects and combines the qualitative and quantitative data concurrently and integrates and compares the findings to determine the presence of convergence and differences, or some other combination (Creswell, 2017; Creswell & Creswell, 2017; Rutberg & Bouikidis, 2018). This approach requires a significant amount of time for the collection data that may affect the successful completion of this paper (McKim, 2017). The mixed methods strategy is ideal when the researcher wants to understand the causal relationship. In collecting and

assessing data, the researcher can learn more about the topic, compare results, and look at the information from different perspectives.

This approach provides explicitly an analytical framework researcher who wants to understand the social experiences of the community. Additionally, it takes a pragmatic approach to address assumptions about paradigms. The different outcomes will help formulate, evaluate, and make policy options and recommendations, but this is not the focus of this paper. This study is theoretical rather than practical application. The mixed methods approach can be used in a professional consultative capacity rather than academically, as it is time consuming, expensive, and will allow for realistic assessment and application.

Qualitative research was most appropriate for this study. The exposure to the existing rulemaking process is crucial to understanding the concerns of small businesses. The objective of this study was to understand the social and economic effects of public consultation and rulemaking on small businesses rather than the measurement validity, generalizability, and combined understanding of the phenomenon. Therefore, qualitative research was ideal for exploring, assessing, and interpreting the processes involved in rule or policymaking and their effects on the business environment (Sarma, 2015; Veltri, Lim, & Miller, 2014). Additionally, it is inclusive of a small number of participants. In qualitative research, participants are descriptive and help the researcher understand how and why things happen (Sarma, 2015). Therefore, I was able to collect

## Research Design

The appropriate qualitative approach used to understand this research was an exploratory case study. It included in-depth interviews with six small businesses from the tourism industry, particularly small properties—villas and inns operating on Tortola. These small business owners all had fewer than 20 rooms, employed no more than 50 persons, were in operation between 5 and 10 years, and had annual earnings of less than \$5 million annually. The study sample was representative of six small business owners who responded in a descriptive and in-depth way to open ended questions.

Some interpretivists used case studies to explore and compare data and make sense of an occurring phenomenon (Bartlett & Vavrus, 2017; Yin, 2014). They use case studies to better understand the experiences of participants (Yin, 2014). The other qualitative research designs not suitable for this research include narrative, phenomenology, ethnography, and grounded theory (Creswell, 2016; Lewis, 2015; Patton, 2015). In phenomenology, the researcher seeks to ascertain the living experiences of participants. In using the phenomenology inquiry, the researcher gets a first-hand account of individuals' common experiences, as it happens (Creswell, 2016). On the other hand, Ground theory, which is not a suitable approach for this study, is concerned with developing theory focused on understanding more in-depth the intrinsic view of the public (Creswell, 2016; Lewis, 2015). Ethnography was also not a suitable approach. It is more focused on cultural experiences and narratives of people's personal stories (Creswell, 2016; Lewis, 2015).

The case study was ideal for assessing policy and public administration through systematic interviewing participants with common experiences (Yin, 2017). Overall, the case study highlighted causal relationships. It facilitated comparative analysis. I was able to manage variations and data collected provided an overall scope of the phenomenon. More specifically, the case study approach was relevant for this study to replicate if other countries were interested in completing something similar.

The case study helped test assumptions and answered the research question of whether the lack of public consultation in rulemaking negatively or positively impacts small businesses' economic and development growth in the Virgin Islands. The outcome was an exploration from the small business owners who spoke about their presence, or lack of public consultations in the rulemaking affects their establishments. Yin (2017) cautioned that the disadvantages with a case study include some researchers skewing the findings and conclusions of the study; there is no opportunity for experimental generalization; and, it is time consuming with surmountable documents to analyze.

In this study, the questions were tested in a pilot with two similar businesses as the interview group. Evaluating and testing the preinterviews questions helped assess the design and ascertain the extent to which data could be successfully captured (Elo et al., 2014). Trial coding following the interviews helped to see what needed to be modified (Elo et al., 2014). In this study, the appropriate approach for data collection was through interviews. The codes were generated through the literature review focused on good governance principles and the administrative procedures act. The objective here was to manage internal validity.

There are key processes essential to effective case studies that include exploring and evaluating the phenomenon, assessing the causal relationship, and testing the hypothesis (Yarzan, 2015). The case study helped the researcher explore the potential for public consultation in rulemaking through the lens of the good governance principles—transparency and accountability. The study also allowed me to gain insight from small business owners through their professional perspectives and experiences. Additionally, data gathered allowed for testing the hypothesis of whether public consultation in rulemaking affects the economic growth and development of small businesses in the BVI.

### **Population and Sampling**

The Central Statistics Office (2018) revealed that the BVI population at the end of 2016 was estimated at 36,092. The number of businesses to service that population stood at 2,476. Of this number, 1,971 businesses were classified as small, representing 79.6% of all the businesses, while 505 or 20.4% were large businesses (Central Statistics Office, 2018). In 2016, there were 209 small tourism related businesses; this figure accounted for 74.6% of all tourism related businesses in the territory (Central Statistics Office, 2018). Of the 2,476 businesses, 2,126 or 86%, are located on Tortola. Of the 2,126 businesses, 1,696 or 79.8% are small businesses (Central Statistics Office, 2018). At the end of 2016, 280 businesses were classified in hotels and restaurants; 10.6% are small businesses (Central Statistics Office, 2018).

A purposive sample size of six small businesses was appropriate for this study. In purposeful sampling, the researcher selects case studies that are ideal for valid findings and informing rich data collection (Patton, 2015; McIntosh & Morse, 2015). Literature

reviews include several debates regarding a sufficient number of participants that should be interviewed in qualitative research to ensure saturation. There is no universally accepted sample size for conducting qualitative studies; therefore, the number was contingent on why the study is being conducted, the questions posed, and the quality of the data being collected (Elo et al., 2014). There were recommendations and a common trend that the participation number is contingent on the researcher's demand for collecting data. For example, Yin (2014) recommended that six sources were an adequate sample size. Creswell (2016) suggested that no more than three to five interviews. Hennink et al. (2017) recommended between seven and 12 interviews sufficient as an appropriate sample. The sample size of the population was essential to the credibility of the study (Patton, 2015; McIntosh & Morse, 2015).

Data saturation is about collecting quality data where the interviews are rich in content (Fusch & Ness, 2015; Marshall et al., 2013). Fusch and Ness (2015) cited Guest, Bunce, & Johnson (2006) and explained that interview questions should be structured and designed to ensure consistent questions. This approach helped me to gather exhaustive data and achieve saturation. Overall, there were different views about the best sample size.

Malterud, Siersma, and Guassora (2016) provided a pragmatic approach referred to as an information power concept that is ideal for determining the number of persons to engage in qualitative case studies. There were key dimensions in the information power concept that guided recruiting only six participants, an estimated number at which saturation was expected or would most likely occur. Firstly, this study was narrowed to

gather an adequate amount of information to allow for the transfer of findings (Malterud et al., 2016). Secondly, the potential participants were competent speakers on the topic because of their exposure to public consultation and rulemaking; this was important to enhance the quality of the data collected. It was important in a narrow study of a phenomenon to identify the specific sample of the participants who can speak extensively and intelligently to their professional experiences (Malterud et al., 2016).

Thirdly, this study applies to the good governance model. More specifically, the data was analyzed through the good governance principles of transparency and accountability. When samples are small, the researcher can use specific theories to increase data collection and control (Malterud et al., 2016).

Fourthly, if the data collection was to be substantive and sufficient, fewer participants would have been involved in the study to inform the quality of the interview between the researcher and the participant (Malterud et al., 2016). With a few participants, I was able to engage in meaningful dialogue. I spent time in the environment as participants described how they functioned in their professional setting. I was engaged in active listening but maintained an interactive conversation. More importantly, I was accepted by the small business owners to gain the trust of participants. The success of this study was hinged on achieving a full understanding and appreciating what specific emotions or feelings trigger positive or negative behaviors (Creswell, 2017).

Lastly, the findings were analyzed, looking in-depth at the six participants' responses to unearth an accurate and realistic explanation of their experiences with the

phenomena being studied in this research (Malterud et al., 2016). The objective was not to understand the whole phenomena but to understand particular patterns or variations of the study, which came subjectively and sufficiently through a small sample (Malterud et al., 2016). The criteria research was narrowed. The participants were all specific to the small business industry; the study was supported by the good governance concept; the interviews were interactive; and the narratives from the participants were assessed through longitudinal analysis.

A small sampling frame is sufficient in understanding how public policies in the different jurisdictions are conceptualized, formulated, and implemented. According to Huberman et al. (2014), small sampling facilitates in-depth collection, and data analysis. The small sample size will help the researcher discover the unknown and learn private information about a phenomenon (Patton, 2015). Additionally, the small sampling frames will allow for the manageability of data collection and the opportunity to gather data that can provide great insight information.

This study's sampling frame was driven by two factors: boundaries and the conceptual framework (Miles et al., 2014). I approached the study with a clear understanding that a small sampling frame lacks variability, flexibility, and the data cannot be applied to the general populace. Therefore, I paid attention to my personal and professional biases by ensuring active listening using a small sample size. I managed the amount of time that I spent in one setting where I did not get too comfortable and stay more time than expected. Effective time management was critical to data collection and the successful completion of my study.

The quality of a case study design is best measured through validity and reliability (Yin, 2014). In this study, there was consistent data collection where information gathering took place in the professional setting by only one person, which is me, to eliminate any confounds to the study. In achieving validity and reliability in the study, the researcher must think about bracketing experiences by managing expectations and perceptions and the logistics associated with interviewing (Creswell, 2016; Cypress, 2017). I connected the participants' experiences and ensured that all the necessary tools to ensure effective interviewing were in place, such as recording materials and a good grasp on interviewing techniques and notetaking. Data were collected between May and June 2019. All interviews were audiotaped; verbatim responses to each question were transcribed by the researcher juxtaposed with a standardized transcription protocol and the development of codes (MacQueen, McLellan, Kay, & Milstein, 1998)

To enhance the rigor of this methodological study, content validity and data saturation must be achieved where the researcher is able to introduce new participants to the study until there is nothing new added to the data (Bowen, 2008). Once the data collected is captured, and the replications and redundancies can be placed into the systematic coding categories, saturation is complete (Bowen, 2008; Fusch & Ness, 2015). Additionally, saturation focuses on the building of rich data (Morse, 2015b). Specifically, this study used code saturation. The research revealed that codes are content driven and researcher driven (Hennink et al., 2017). Studies show that codes that are concrete show saturation by nine interviews, while codes with a theoretical

framework take more than 20 interviews to see saturation (Hennink et al., 2017; Sim, Saunders, Waterfield, & Kingstone, 2018).

Another essential component of a case study is triangulation, where multiple data gathering and different sources of data research methods are crucial. Using a triangulation strategy to further data collection strategies helps increase validity (Frankfort-Nachmias & Nachmias, 2008). The triangulation approach in this study was achieved by comparing and analyzing the responses collected from the interviews.

### **Data Collection Instruments**

I was the primary instrument responsible for consistently collecting the data and managing the documentation of the details (Johnston, 2017). In this study, data was collected from small business owners with businesses on Tortola, from within the tourism industry, particularly small properties—inns and villas.

Data can be collected through direct observation, participant direct observation, focus groups, interviews, questionnaires and surveys, documents and archival records, physical artifacts including information from the internet, government reports, and clipping from media stories, and ethnographies (Pacho, 2015; Patton, 2015). Specifically, for this study, data was gathered from standardized semistructured interviews to investigate small business owners' experiences with public consultation in the rulemaking process. It is expected that the outcome of this study leads to a change in the approach to effect social policies and political change (McIntosh & Morse, 2015). Specifically, this research focused on semistructured interviews from the descriptive corrective perspective. The questions were designed in a conversational way to probe

and assess the positive or negative experiences of participants and, at the same time, allow the researcher to compare the intentions of a phenomenon on real experiences of the participants (McIntosh & Morse, 2015).

The data was collected between May and June 2019 as the six small business owners provided responses based on experiences with public consultations and business regulations. The objective of interviewing different participants was to draw on the experiences of more than one source to derive similarities and juxtapositions in findings (Johnston, 2017, p. 624). The face to face semistructured interviews were scheduled as two per week, where data was collected at the beginning of the week, Monday and Tuesday. The rest of the week was dedicated to the management and coding of the data. Each participant got an opportunity to respond to the same standardized questions in the same sequence and designed to mitigate variation (Patton, 2015; McIntosh & Morse, 2015). The structured format allowed for ease in the practical comparative analysis of the data (McIntosh & Morse, 2015).

The interview questions in this study were designed to target the reliability and validity of this research. Interviewing was the most appropriate method to approach this study as it allowed for exploratory data collection and discovery. This strategy allowed participants, in an in-depth way, to express their personal feelings, knowledge, perceptions, and opinions in a straightforward and detailed way (Fish, Prichard, Ettridge, Grunfeld, & Wilson, 2019; Patton, 2015; McIntosh & Morse, 2015). The questions brought out the best in the participants. They responded to probing questions that allowed their expertise, spontaneity, and emotions to form the data (Patton, Hong, Patel, & Kral,

2017). In the interviews, the participants explained the specific of their businesses and their involvement in participating in the rulemaking process. Additionally, the participants shared their experiences regarding the impact of public consultation and business regulations on the growth and development of their businesses. Three objectives informed the interview schedule:

1. A request for participants to share their experience on public consultation in the BVI on tourism related business regulations in the context of accountability and transparency
2. An opportunity to understand the experiences of the participants with the rulemaking process and the effects on the growth and development of small businesses;
3. An opportunity to ask follow up questions as guided by previous studies (Fish et al., 2019)

The three objectives for the interview schedule were essential to increase accuracy in gathering information. The three objectives were crucial in addressing confounds and creating opportunities to properly assess the interview process ahead of implementation (Cridland, Jones, Caputi, & Magee, 2015). I took the opportunity to practice for the interviews by asking family members to pose as the interviewees. I videotaped and reviewed the recording and welcomed critique.

The four practice sessions allowed me to proactively minimize variation in participants' responses during the interview (McIntosh & Morse, 2015; Patton, 2015). The practice interview sessions also allowed me to make participants comfortable in

sharing additional information about the topic. The practice session also allowed me to review the interview format for deviating marginally from the interview script to include scheduled and unscheduled probes to initial responses to questions so that participants can elaborate more about their experiences (Patton, 2015; McIntosh & Morse, 2015). The scheduled and unscheduled probing included questions like “In what way?” or “Tell me . . . ?” or “Such as . . . ?” (McIntosh & Morse, 2015, p. 5). The practice sessions were ideals to prepare for the pilot interviews and the final interviews.

### **Data Collection Technique**

Data collection began with manual coding, where the research questions shaped existing codes, and variables were utilized before the research (Basit, 2003; St. Pierre & Jackson, 2014). The manual coding allowed me to think more in-depth about each response to questions. Also, the manual coding allowed for the proper organization of categories (Creswell, 2016). The software coding was an ideal addition to the inquiry process and interpretation of the data efficient.

After manually coding the responses, I included the appropriate themes and words and quickly coded information into the appropriate nodes. On the other hand, software coding allowed for easy correlation (Paulus, Woods, Atkins, & Macklin, 2017). There are benefits to a combined approach where the nodes at a glance made it easy for sentences to be further examined and placed into the correct nodes. Through this process, I found that the codes were consistent and often appeared across the interviews.

The kind of data collection techniques most useful and relevant to this research was content analysis and interviews. On the one hand, the interviews helped with

understanding the experiences and emotions of small business owners. On the other hand, the content analysis provided an opportunity to understand existing themes and patterns. I juxtaposed the themes and patterns with the findings of the interviews. Overall, content analysis and interviews as part of this case study provided an opportunity to triangulate and validate the data.

Data was collected from interviews with small business owners on public consultation in the rulemaking process. First, I obtained a list of 20 potential active small business participants in the tourism industry from the BVI Tourist Board. The BVI Tourist Board is a statutory agency of the Government of the Virgin Islands that works closely with small businesses, including those operating in villas and inn sector. I then contacted all 20 persons from the list directly to ascertain their eligibility for my study.

I used the purposeful sampling strategy and narrowed the list to 10 participants to select two for the pilot and six for the final study. I used judgment and my knowledge of the business owners to purposefully and deliberately narrow the list to 10 participants (Palinkas, Horwitz, Green, Wisdom, Duan, & Hoagwood, 2015). Then, I contacted all 10 proposed participants and asked screening questions via telephone according to eligibility criteria created to participate in this study (Cox, 2015; Patton, 2015). I also took the opportunity to confirm with the proposed participants that they were most suitable to provide extensive knowledge and experience relevant to my topic (Hoerber, Hoerber, Snelgrove, & Wood, 2017; Palinkas et al., 2015). This was an important step to ensure that any person selected to participate in the study could provide valuable information during the interviews.

I then wrote the names of each of the 10 small businesses on different strips of paper, folded, and placed them into a 1 quart round jar. First, I pulled the names of two small business owners from the bowl to participate in the pilot study. I excluded the pilot study participants in the final study sample. Secondly, I pulled six names to participate in the final study. The remaining two names were reserved as substitutes, in the event any of the six hoteliers selected for the study were unable to participate.

I then contacted participants via telephone and informed them of the study and invited them to participate in the study. Once the participants indicated their interest, I followed up with an email that included an e-packet. The e-packet had an abstract of the study, the study's purpose and benefit, an informed consent form, and a commitment letter to confidentiality (Haahr, Norlyk, & Hall, 2014; Patton, 2015). Participants replied to the email to confirm their interest and availability.

It was my responsibility to ensure that the participants were comfortable. One week before the interview, participants confirmed the meeting time and the venue. Additionally, four days before the interview, they received the questions to allow persons to review the questions and think deeply about their responses. The meetings were face to face and allowed for effective management and control of the interview. This allowed me to see and appreciate verbal and nonverbal cues like body language, facial expressions, and emotions as the participants responded to the questions (Yin, 2014).

Each interview began with a brief introduction of me as a Walden University student and an overview of the study, where I read the instructions outlined in the interview protocol. I read the contents of the informed consent form and asked

participants whether they had questions at that time. Participants were reminded of their rights to discontinue participating in the research. In building a trusting relationship, I reassured participants that information would be kept in the strictest confidence. When people trust a process, they develop the confidence to provide high-quality responses (Haahr et al., 2017).

Participants signed the consent form before the interviews, which signal their voluntary participation and a clear understanding of the study's premise and significance. I advised participants that the interview was for 30 minutes. Then, I advised each participant that a 30-minute extension was reserved to allow them the flexibility to take their time with the responses. The interview protocol served as a guide for the conversation. Participants were encouraged to use descriptive words to explain their experiences, give their opinions, feelings, and share their knowledge about public consultation and rulemaking (Patton, 2015). The interview protocol included probing follow up questions to allow the participants to engage in-depth explanation and discussion (McIntosh & Morse, 2015). The interview addressed the central research questions of small businesses' involvement in the public consultation of rulemaking with the development of business regulations. All interview questions led to data saturation regarding hoteliers' perception and participation in the public consultation process and the rulemaking process. Additionally, the collection of rich data gave a clearer understanding of the impact on the establishments' growth and development.

The interviews were recorded on an Olympus digital recorder. It was customary for interviews to have a high volume of content; as a result, a Livescribe smartpen was

used to transfer and transcribe interviews quickly. As an additional backup, my iPhone plus served as a backup audio recording. In the event the recorder accidentally erased or malfunctioned, notetaking served as a backup.

Notetaking helped to manage the accuracy and coding of data (Patton, 2015). The notetaking was strategic, where there was logging of salient points and quotations to guide inquiry and analysis (Patton, 2015). Notetaking was minimal and not detailed to maintain eye contact and to prevent distractions in listening. After each interview, I immediately kept a journal to note observations picked up during the dialogue. Additionally, I transcribed the data following each interview to avoid losing track of logging and processing the data. Participants reviewed and approve the transcript and validate my accuracy of their responses.

### **Data Organization Technique**

The data for this study was organized in a research log. The research journal was used to document research progress, keep track of the research process, facilitate coding and summary and reflective writing; and, was ideal for auditing how the data was collated (Osborne, 2016). The researcher has a responsibility to ensure a clear audit trail of the data notes collected from the field (Cypress, 2017; Nowell, Norris, White, & Moules, 2017). The research log was in the form of a table. It included pertinent information, including the interview date, the name of the business, the venue and time, and a summary of findings (Osborne, 2016). The log, which is also a journal, helped me organize my thoughts clearly and in context and review and summarize transcripts. The research log will remain confidential to protect the identity of the participants.

Another data organization technique used in this study was coding. Coding facilitates aggressive analysis, links the data back to the research question, and systematically and structured (Saldaña, 2015). I was able to code effectively to improve research quality and categorize interviews into codes (Stuckey, 2015; Zamawe, 2015). Codes include perspectives, ways of thinking about people, process, activity, strategy, and relationship (Creswell, 2017). I was also able to code the data to make it simple for interpretation and analysis. This study included preset codes and those that emerged during data collection (Stuckey, 2015). The reliability of coding is contingent on the researcher's ability to record the information (Creswell 2016) accurately.

The final data organization technique used in this study was audio folders. The digital voice recordings were downloaded to an HP Pavilion computer. A folder was established on the desktop and subsequently on an external hard drive and jump drive. The files were labeled with each business's name and the audio file and transcript of the engagement. The files are locked away in a century safe and can only be accessed with a password. The data will be retained for 5 years, after which the hard copies will be shredded, and the electronic data has been erased from the computer, placed on a jump drive, and is in the century safe.

### **Data Analysis**

Once participants validated the accuracy of their responses, the data collected was logged to start the analysis process. Research in this paper focused on qualitative research design because there is a need to understand this real life phenomenon through fieldwork observation and interpersonal interviews. The data analysis technique

appropriate for this research design was a case study and triangulation. Once the data was collected, it was analyzed searching for patterns, interconnections, and themes found from interviews through coding.

To help me understand the data collected, I looked at coding in this study from two perspectives to ensure that the information was coded systematically: Preset codes and emergent codes (Stuckey, 2015). Words and phrases were assigned from the literature review, more specifically, the good governance principles and the administrative procedures act followed by federal government agencies. The interview transcript helped to inform the categorization of the data. Before beginning data collection, a start list or preset codes were derived from the conceptual framework and my prior knowledge and exposure to the subject (St. Pierre & Jackson, 2014). A codebook was created, which included the definition of the words as well. Emerging codes came as the interviews and analysis happened. The objective was not to have several codes, but instead to make the data fit into the codes (St. Pierre & Jackson, 2014). A category was developed for triangulation.

There are different software programs available to analyze qualitative data. The most commonly used qualitative data analysis software includes ATLAS.ti and NVivo. In both instances, they are suitable for linking data and codes, and ideal for assisting the researcher with visualizing different aspects of the study (Paulus et al., 2017).

Atlas.ti is used more synonymously for ground theory and is challenging to use, while NVivo is more user friendly (Bazeley & Jackson, 2013; Edwards-Jones, 2014; Zamawe, 2015). The researcher used NVivo to move data seamlessly into nodes and

codes. The codes ultimately assisted with aggregating the data and drawing parallels.

The coding of participants' was organized into categories and managed through the NVivo software (Stuckey, 2014). The reliability of coding is contingent on the researcher's ability to record the information (Creswell, 2016) accurately. The qualitative data analysis software helped organize and arrange data into classifications and themes (Zamawe, 2015). NVivo allowed for the correlation of nonnumerical data, thereby allowing the researcher to explore the phenomenon in a controlled way (Bazeley & Jackson, 2013; Edwards-Jones, 2014). Additionally, the software provided the opportunity to place information into a hierarchal structure.

NVivo provided an avenue to interface with various forms of data collection. The software could import all the audio recordings. The software was user friendly and resembled Microsoft software, thus making maneuverability and adaptability to the program easy. The program was ideal for coding information from literature reviews. It helped to strengthen further the amalgamation of surmountable data collected. It was easy to make queries through manual coding—'drag and drop' and see the immediate relational effect of that response. The software helped me to see how much percentile of sentences was interconnected. This was important to ensure that data collection and analysis led to reliability. The NVivo was time consuming and tedious.

### **Issues of Trustworthiness**

Trustworthiness in this study comes in different ways. Scholars expressed that "[i]mproving the trustworthiness of content analysis begins with thorough preparation prior to the study and requires advanced skills in data gathering, content analysis,

trustworthiness discussion, and result reporting" (Elo et al., 2014, p.8). The objective was to respect the participants and establish trust when engaging the participants to collect quality information (Goldstein, 2017; Jentoft & Olsen, 2019). Firstly, for substantive and rich data to be collected, participants were well informed about the study and could participate meaningfully in the study. Disclosing information to participants and readers led to openness, trust, and trustworthiness, and it helped persons to make informed decisions about the credibility of the study (Nowell et al., 2017.; Özer, Subramanian, & Wang, 2017). Trust begins with access to information. The more informed participants were about the study, the better prepared they were to engage in any discussion.

Secondly, for this study to be considered and acknowledged as trustworthy, the researcher must show how data analyzed is accurate, reliable, and in-depth (Nowell et al., 2017). It was important for me to have a well-articulated and sequenced methodology that increases a clear understanding of the steps, reliability, and validity of the study. The onus is on the researcher to clearly show the systematic methods for data analysis after the information has been recorded (Nowell et al., 2017).

### **Credibility**

Credibility refers to how well the researcher can gather quality information in a semistructured way to achieve the best evidence of the truth. Additionally, credibility refers to minimizing any distortions of the data through the lived experiences of participants who share information accurately and truthfully through engagement and observation (Cypress, 2017). Credibility has four inquiry elements: (a) Systematic in-

depth fieldwork to incorporate high quality data; (b) Systematic and conscientious analysis of data focused, which brings attention to issues affecting credibility; (c) Inquirer's concerned with the qualifications and training and trust in the researcher; and (d) Reader's and users' philosophical belief in the value of qualitative inquiry where the inquiry, analysis, and purposive sampling, for example, are appreciated (Patton, 2015). Therefore, credibility in this study focused on those ideal steps to understand and answer the research question (Elo, Kääriäinen, Kanste, Pölkki, Utriainen, & Kyngäs, 2014,). Readers, participants, and other researchers can look at the findings and immediately recognize the data analysis as a true reflection of the reality (Nowell et al., 2017). I placed great emphasis on collecting data to ensure the credibility of the data (Elo et al., 2014).

### **Triangulation**

Triangulation was the method that helped me to ensure the validity of the study where the research question was analyzed from different perspectives (Guion, Diehl, & McDonald, 2017; Patton, 2015). No one source could provide enough information to understand the causal relationship of a phenomenon clearly. This strategy could only lead to errors and weaknesses in the study (Patton, 2015). This study incorporated data triangulation where validity was increased in a case study through small business owners—stakeholders who will provide insight through in-depth interviews. The objective was to use different participants to elicit feedback to interview questions to inform the research questions (Guion et al., 2017). Multiple interviews led to effective inquiry, validity checks, and cross data analysis (Patton, 2015). Following the

participants' data collection, their responses were compared and analyzed to understand the areas of similarities and concerns (Guion et al., 2017).

Other triangulation methods, including investigator triangulation, use different researchers, mainly colleagues studying the same disciplines, to analyze the data (Guion et al., 2017; Patton, 2015). This was not appropriate for this study, where I was the main instrument for data collection and analysis. The other method was theory triangulation, where professionals of different disciplines analyze and interpret the data the same way (Guion et al., 2017; Patton, 2015). This was also not appropriate for this study. Another approach was methodological triangulation, where data could be collected using different qualitative and quantitative approaches, and all of them simultaneously assessed to understand and see the changes (Guion et al., 2017). The objective was not to take a mixed approach, but instead focus on one group of stakeholders in one study. The last type of triangulation was environmental, which involved analyzing the location, time of the day, and settings to ascertain what landmark may have influenced the data collected (Guion et al., 2017). The study was not focused on the environment. Therefore, the data triangulation allowed for quality content analysis where a similar group of persons in the same environment are exposed to the same questions and could offer perspectives to help understand the phenomenon.

### **Transferability**

Now that this study is completed and the results are available, researchers interested in making further and similar inquiries in their jurisdictions could apply the methods found in this study. As the researcher, it was essential for me to ensure that the

inquiry allowed generalization (Nowell et al., 2017). I have been detailed oriented and have provided a comprehensive perspective of the participants, their experience, and the field environment so that another researcher could appreciate and reapply the study in another, yet similar setting and experience. Transferability in this study also focused on external validity.

Additionally, purposive sampling was selected as the appropriate strategy to address this research. Purposive sampling was done to strategically choose the right persons to transfer knowledge rich data to the process (Elo et al., 2014).

Participants were deliberately chosen because they could contribute tremendously and intelligently to the study. I ensured that there was extensive knowledge about the participants to increase the trustworthiness of the sampling population (Elo et al., 2014). The variation in participation selection included small business owners from the tourism industry, mainly inns and small properties that offer diversity.

### **Dependability**

This study is dependable. Other researchers picking up this study must be able to track and trace the information, which must be communicated (Nowell et al., 2017). This research study can be replicated and remain stable regardless of the environment or data changes (Elo et al., 2014). Saturation helped to ensure replication. All the data collected were placed in categories and ideas (Elo et al., 2014). The strategies in place to establish confirmability, such as reflexivity, are a counterpart to reliability.

### **Confirmability**

In order to ensure confirmability throughout the study, I focused on maintaining an audit trail and reflexivity. I maintained confirmability in this study through the journal that was beneficial and important to this study, where I was able to keep copious notes that allow me to engage in reflection and introspection (Cypress, 2017). I took careful responsibility to clearly show how the findings in the study emerged from what was the collected. The interviews were recorded and documented accurately so that the data could be explored, analyzed, interpreted and the conclusions presented to validate the research question (Elo et al., 2014). In terms of ensuring reflexivity to strengthen confirmability, I ensured that data collected was free of bias, perception, or preferences (Elo et al., 2014). I was objective in carrying out the study where in-depth interviews with participants were free of the personal and professional prejudices. In this study, the audit trail was in the form of reflexivity, written entries to achieve confirmability (Lockhart-Keene, 2018). The audit helped to systematically track the assessment of the analysis at each stage of this research, and in a transparent way. The audit trail was detailed and actively helped recognize themes and assess the presence of any subjective, professional, or theoretical biases that could influence the quality and transparent research (Goodwin, 2017; Lockhart-Keene, 2018).

### **Reliability**

I was concerned with the consistency with the measurement of the data. To ensure reliability, I only selected participants who were knowledgeable about my research topic, and I confirmed that they were comfortable participating in the study (Elo

et al., 2014). Creating opportunities for reliability helps with validity and to essential to ensure that that data collected could yield the same results, if repeated (Morse, 2015b).

### **Validity**

The findings in this study must accurately reflect the data collected from participants. In achieving validity, I took the responsibility to ensure that the results of the study are true and that it accurately supported the problem that is being studied (Morse, 2015). People must be able to say that they have had the experience, or they appreciate it (Morse, 2015). In order to ensure internal validity and to establish credibility that allowed for validity, this case study included flexibility for achieving data saturation and triangulation. I confirmed that I had achieved triangulation by cross checking the data and the findings across each emergent theme. I made sense of the results of the findings when comparing through the lens of institutional theory, transparency, and accountability (Cypess, 2017). Participants were selected in accordance with an established criterion and were asked to sign a confidentiality form not to discuss the study with anyone. Furthermore, to improve the validity of the study, I utilized training to ensure consistent administering of the study.

### **Ethical Research**

As a researcher, I was responsible for being ethical in my approach as I invited small business owners to participate in the study. Initially, I obtained approval from Walden University and the Institutional Review Board before contacting the participants or conducting my research. Additionally, I made contact via email with the participants who agreed to participate in the face to face interview. The proposed interview dates and

times were sent through the email. Participants were provided with information on how data would be collected and the estimated completion time.

Additionally, in the informed consent agreement, participants received details of the purpose and nature of the study, the benefits of the study, any risks associated, along with a clear explanation of how are expected to participate and be involved in the study (Patton, 2015; Sabar & Sabar Ben-Yehoshua, 2017). The Informed Consent Form clearly stated that participation in the study was voluntary and did not include incentives or monetary contributions. The participants received the consent form, information about me as the researcher, and information about the research and the interview process. I provided participants with sufficient information to decide whether to participate in the study (Mealer & Jones, 2014). Also, participants were advised that they could withdraw from the study at any time, which includes notification via an email or telephone call two weeks prior to the date of discontinuation.

In conducting the in-depth interview, I was careful not to harm the participants by protecting their confidentiality. Participants were informed that confidentiality was a priority of the research (Sabar & Sabar Ben-Yehoshua, 2017). The questions were designed to collect data specific only to the topic and overall research question. The estimated time for each interview was 30 minutes to one hour. Two pilot interviews were conducted ahead of the actual interviews to test the interview schedule's usefulness and effectiveness. The pilot interviews helped enhance the validity, reliability, and consistency of the process with data collection. The objective was to ensure that I

maintained the participants' interest and held their attention span so that they were not weary of the interview process.

Additionally, I assured participants that the information provided would be for the sole purpose of academic research and completing this dissertation, and kept in the strictest confidence. It is the responsibility of the researcher to “safeguard anonymity” and the establishments and location concealed along with any information that could identify them (Morse & Coulehan, 2015; Patton, 2015; Sabar & Sabar Ben-Yehoshua, 2017, p. 412; Saunders, Kitzinger, & Kitzinger, 2015). As a result, I advised participants that I would not reveal their businesses; however, their responses would be included in the study quoted in a direct or paraphrased way. I further assured them there would be no identifiable codes to avoid connecting participants to the data (Morse & Coulehan, 2015).

At the conclusion of the interview, I verified the participant's contact details with them; in the event, there was a need for follow up or clarifications. Additionally, at the end of the interview, I assured participants that the information would be kept in a Century Safe. After 5 years, the jump drive and transcript would be destroyed to ensure that the confidentiality of the participants is protected and respected (Mealer & Jones, 2014). The participants will learn about the findings of this study in a thank you letter summarizing the main points.

### **Summary**

Section three focused on a step by step opportunity for development and growth. This chapter highlighted a qualitative case study involving interviews with six small business owners from the tourism industry, particularly small properties and inns. This

methodology was ideal for facilitating an in-depth understanding of public consultation in the rulemaking process from the small business owners' perspective. The qualitative case study approach will further enable a more comprehensive understanding of how the growth and development of small businesses are affected by regulations.

I purposefully selected the participants from a list of 20 small active properties provided by the BVI Tourist Board and cross referenced with those supplied by the Central Statistics Office. A preinterview questionnaire helped to ascertain if the questions were clear and would yield rich data. I interviewed the participants at their preferred locations. The interview questions focused on key themes, including public consultation, transparency, accountability, rulemaking, and how it impacts small business growth in the Virgin Islands. The interviews also focused on how the government engages the public in the rulemaking process to ensure a hospitable business environment and climate.

## Chapter 4: Results

### Introduction

The small business sector plays a vital role in the economy of the Virgin Islands. Small businesses help create job opportunities, circulate monies, and stimulate a healthy economy (Edgar, 2017; Ribeiro-Soriano, 2017; Turner et al., 2016). In Chapter 4, I discuss the data collected in the field from the small business owners who participated in the study. The data collected in this qualitative case study were essential in ascertaining the direct and indirect impact of business regulations on the economic growth and development of small businesses in the Virgin Islands.

### Selecting the Participants

The sample consisted of six small businesses from within the tourism industry, focusing specifically on owners of small properties—inns and villas. These small businesses had fewer than 20 rooms, employed no more than 50 employees, had operated on Tortola for between 5 and 10 years, had annual earnings of less than \$5 million, and could provide valuable insight into the topic. The director of the BVI Tourist Board provided a list of 20 eligible participants from the company database based on the criteria.

I used purposive sampling and deliberately narrowed the list to 10 participants based on my familiarity with the businesses' location. Subsequently, the names of potential participants were written on different strips of paper, which I folded and placed into a 1 quart round jar to select the names of participants for both the pilot and final study interviews.

First, I pulled the names of two participants from the bowl to participate in the pilot study. I excluded the participants of the pilot study from the final study sample. Second, I pulled six names to participate in the final study. The remaining two names were reserved as substitutes in the event that any of the six participants selected were unable to participate in the study.

### **Pilot Study**

In this research, the pilot study provided a practical opportunity to investigate different interview protocol components. For example, I tested the feasibility of conducting the interviews within the proposed 30 minute time slot. I also tested the reliability of the interview questions to ascertain if questions were clear. The pilot study allowed me to determine and understand my interview capability and approach in executing the interview process. Additionally, the pilot study was necessary, as it helped me make final adjustments, mainly to my approach to asking the questions.

Two participants were selected purposefully to participate in the pilot study. I pulled two names from a jar of 10 potential participants. I then called both participants to explain the purpose and nature of the research, and they agreed to participate. Subsequently, each participant received an emailed copy of the consent form, to which they responded within 2 days of receipt.

I conducted both interviews at the establishments of the participants, as they had requested. The pilot study occurred in the afternoon because that was a time of less business activity for the establishments. Participants also confirmed their establishments as the appropriate venues for the interview. I arrived at each face to face interview 15

minutes ahead of schedule to get comfortable with the environment. During the interviews, I read the contents of the consent form to the participants and invited them to review and sign the consent form once they were comfortable to proceed. I used an Olympus audio recorder to supplement the written notes to ensure the accuracy of data recording.

The pilot study revealed that the semistructured questions were relevant and allowed for in-depth discussion. In the face to face semistructured interviews, I asked the participants to review the questions and make suggestions. Both participants indicated that the questions were clear, were specific, and required no changes. The interviews each lasted 30 minutes. The participants expressed that they were comfortable throughout the interview and appreciated my interview style. Each participant received, as promised, within 2 days, an emailed copy of the transcript of the interview for verification and approval of the content. The participants replied within 1 day of receipt to indicate that it took less than 15 to 20 minutes to review the transcript.

I then coded the interviews by entering data into NVivo using preexisting codes. The pilot study presented an opportunity to complete trial coding following the interviews to ascertain any necessary modifications (Elo et al., 2014). The coding nodes were generated through the literature review focused on the principles of good governance, institutional theory, and the administrative procedures act. The preset trial codes were accountability, administration, economic growth, economic development, hospitable environment, public consultation, regulations, transparency, public relations, financial obligation, personal responsibility, and responsiveness. The two small business

owners requested that their specific location, number of employees, and rooms not be made public to protect the institutions' specific identity. The Institutional Review Board approval number for this study was 03-22-19-0501405.

The analysis of the process revealed an opportunity to restrict the codes to accountability, administration, economic growth, economic development, financial obligation, hospitable environment, personal responsibility, public consultation, regulations, transparency, and responsiveness. Data collected in pilot study achieved saturation with no new emerging codes.

### **Conducting Data Collection**

Data collection for the research started 2 weeks following the completion of the pilot study. I made telephone contact with six potential participants and emailed the consent form to each of them. The participants responded to the email with proposed dates and times for the interviews. I was the data collection instrument. I asked each participant 12 semistructured open ended interview questions, using the interview protocol as a guide. I ensured that the participants were comfortable before starting the interviews. I conducted the interviews based on guidelines as recommended by Patton (2015). All of the interviews took place between 11:00 a.m. and noon and 4:30 p.m. and 5:30 p.m. The interviews took place at the small business owners' establishments in a private space that allowed for no interruptions.

The names of the participants are not used in this study to protect the identities of individuals. The pilot study paved the way for the actual study to begin. The following

table enables a better understanding and appreciation of each participant in this study.

Table 1 shows the target population of small businesses.

Table 1

*Participant Demographics*

Participant	Title	Number of employees	Years in business	Number of rooms
P1	CEO/Owner	25	5	15
P2	Owner	22	8	18
P3	Owner	20	10	14
P4	Manager	16	7	20
P5	Manager	15	6	18
P6	CEO/Owner	18	9	20

All participants responded to the same interview questions, which were structured and designed to gather exhaustive data (Fusch & Ness, 2015; Guest et al., 2006). The length of the interviews ranged from 25 to 30 minutes. All six participants were encouraged to openly respond to the questions in the study. All the participants remained focused and stayed on topic.

I took written notes during the interviews and captured significant comments in the field notes made by the participants. I used a personal Olympus recorder to capture data. The participants provided detailed responses and appeared comfortable during the interviews. The participants expressed their appreciation for being asked to take part in the study. In total, I collected data for this study in one month. The data were collected to answer the following research question: Does public consultation into proposed business regulations impact business growth in the Virgin Islands?

At the end of each interview, I thanked the participant for being part of my research study. I informed participants that I would email them a copy of the transcript within 2 days of the interview for review, corrections, feedback, and approval (Patton, 2015). I advised them that this review process would take not more than 15 minutes. Within 2 days of each interview, the participant received a thank you note and a transcription of the interview. All of the participants responded to the email within 2 days of receipt. Participants made no changes to the transcripts. I saved the interview transcripts on a jump drive that is in a locked box.

### **Data Coding**

The transcripts were typed in Microsoft Word and uploaded and integrated into NVivo. I manually sorted the interviews by dragging each sentence or paragraph into preset codes in NVivo. NVivo was the ideal data mapping tool for organizing participants' responses and data analysis. NVivo helped, in a quick way, to highlight patterns, themes, and categories. The data achieved saturation when I recognized that the codes became repetitive and no more themes emerged (Fusch & Ness, 2015; Guest et al., 2006). The transcripts, audio recordings, and signed forms have been stored safely on a jump drive and in print form in a safe to protect the privacy of the small business owners.

### **Emergent Themes**

An analysis of the precodes resulted in emergent themes. The emergent themes and verbatim responses of the participants from the interviews are discussed in the subsection of this chapter titled Presentation of the Findings. This subsection provides

highlights of themes that emerged from the analysis and amalgamation of the precodes.

The emergent themes were as follows.

### **Theme 1: Policymakers and Public Administrators' Sensitivity to the Needs of Small Businesses**

The first theme emerged from the codes accountability and administration. Participants made several references to the work of public officials—whether elected or appointed—and public service agencies in informing effective and ineffective business growth.

### **Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses**

The second theme that I identified was regulations and its relation to the finances and hospitable business environment of small businesses. The codes that guided the theme included regulations, financial obligations, hospitable business environment, economic growth, and economic development in the context of accountability.

### **Theme 3: Public Consultation, Responsibility, and Transparency in Achieving Responsive Actions**

The third theme was public consultation, responsibility, and transparency in achieving responsive behavior. The codes that shaped the third theme included public consultation, personal responsibility, transparency, and responsiveness.

#### **Evidence of Trustworthiness**

In qualitative research, trustworthiness is concerned with capturing and analyzing data in a credible, accurate, reliable, and in-depth way (Nowell et al., 2017). Precodes

were developed from existing regulations, and the literature review helped to eliminate researcher bias and enhance the credibility of the study (Maxwell, 2013). Additionally, interviews with the sample of six participants helped to strengthen the reliability of the study as participants shared their individual experiences in their business setting. The data, therefore, reflect the perspectives of each participant; this was essential to effective cross data analysis (Patton, 2015). Moreover, the pilot study provided a reliable opportunity to test the codes' validity ahead of the final study. The precodes helped me to listen attentively and to code data manually and accurately as participants shared in-depth accounts of their experiences.

The transferability of this research was achievable, in that the data may be generalized and applied across other small business sectors of the economy. In other words, I was able to enhance the transferability of the study by using the purposive sampling method to select participants who could provide detailed, accurate, and robust data on the experiences of small business owners in the hotelier sector of the economy (Cypress, 2017). For this study, I received a list of 20 eligible participants from the BVI Tourist Board. The participants were owners of small businesses—specifically, inns and villas—and could provide valuable insight into the topic. The pilot study required two participants, and the final study required six participants.

I knew all of the business owners on the list. However, using purposive sampling, I deliberately narrowed the list to 10 participants based on my familiarity with their location. I then wrote the names of each of the ten small businesses on different strips of paper that were folded and placed into a 1 quart round jar. First, I pulled the names of two

participants from the bowl to determine who would take part in the pilot study. I excluded the pilot study participants from the final study sample. Second, I pulled the names of six small business owners to participate in the final study. The remaining two names were reserved as substitutes in case any of the six participants selected for the study were unable to participate. The steps taken to achieve the sample were crucial for ensuring the integrity of the data collection process.

I ensured dependability in this study, such that other researchers can track and trace how data were collected (Nowell et al., 2017). “Dependability refers to the stability of data over time and under different conditions” (Elo et al., 2014, p. 6). For example, participants needed to meet specific criteria and were owners of small businesses in the tourism industry with either inns or villas. I interviewed participants in their establishments to ensure a consistent and controlled business environment. I interviewed participants in afternoons, asking them the same prepared questions. Given the consistency of the approach, the data collection can be replicated and remain stable regardless of the environment, industry, or data change (Elo et al., 2014).

There is also confirmability in the study where precodes and consciousness of personal biases and assumptions guided my objective collection of data and analysis. For example, interviews were recorded and documented according to what participants communicated. The objective was to ensure that the data could be explored, analyzed, and interpreted, and the conclusions presented to validate the research question (Elo et al., 2014). The participants were pleased with the accurate note taking, which helped to

ensure efficient approval of transcripts. I completed the notes within 1 hour of the interview, while the information was still fresh in my mind.

### **Interview Questions**

The research question is: “Does public consultation into proposed business regulations impact business growth in the Virgin Islands?” There were 12 interview questions asked of each participant that the responses to them helped to modify the codes and nodes into central themes. As a reminder, they are as follows:

1. In what ways have business regulations affected the economic growth and development of your business operations?
2. At which point in the rulemaking process did you learn about the regulations; conception, formulation, consultation, or implementation?
3. How did you learn about the business regulations?
4. What strategies did you use to acquire information from the Government regarding business regulations?
5. Where did you get information on the proposed business regulations?
6. How did you participate in open public consultations regarding business regulations?
7. What are some of the strategies you have used to contribute to public discussions focused on business regulations?
8. How much time were you to provide feedback on the business regulations?
9. How would you say is the economic and development growth of the business?

10. At the time you learn of business regulations, was it enough time for you to prepare your business financially for the change? Explain?
11. What are some of the challenges you have faced with economic growth and development of your business when implementing the business regulations?
12. Is there anything else you would like to add to increase an understanding of this topic?

### **Presentation of the Findings**

In this section, I will use the pseudonym P1, P2, P3, P4, P5, and P6 as the identifiers to indicate each participant. Additionally, I will not include information that will make the businesses identifiable. The themes are as follows:

#### **Emergent Theme 1: Policymakers and Public Administrators' Sensitivity to the Needs of Small Businesses**

The first central theme that emerged focused on the codes: accountability and administration. The first theme codes are linked to questions 2 and 12, which provided participants with the opportunity to share their experiences about accountability and administration. In different ways, the participants expressed concerns about the lack of sensitivity of the public officials, whether elected or appointed and public officers to the needs of small businesses. Participants made several references to the work of public officials — whether elected or appointed—and public service agencies in informing effective and ineffective business growth.

**Accountability.** Accountability is the legal framework or enforcement mechanism that guides how public service agencies and private sector stakeholders

engage in open and enlightened rulemaking (Addink, 2019; Council of Europe, 2018; Pratiwi & Sari, 2017; Sharon et al., 2016). All six participants expressed that how their businesses perform are often dependent on the effectiveness and ineffectiveness of public officials and public officers' accountability standards. P1, P2, P4, P5, and P6 discussed the need for public officers and policymakers to demonstrate accountability by creating business regulations that consider the voice of the industry. Participant 6 stated, “Policymakers and public officers need to have a clear understanding of what business regulations they are creating and passing and how it is affecting small businesses.” P1, P2, P4, P5, and P6 explained that the public administrators who draft business regulations and the elected officials who pass different pieces of regulations in the House of Assembly need to better understand and appreciate the small business community.

P2 is concerned that “some legislators are not as sophisticated and knowledgeable of business operations, and this is a problem because talking to government about things that should be positive for local small businesses is a very difficult process.” P1 further added, “The success of small businesses is sometimes dependent on political leadership as they are the ones who create policies and regulations that affect our businesses.” According to P2, there is a sense that while the government sees itself as a regulator, there is a lack of understanding of how the work of public service agencies supports small businesses. P4 strengthens the viewpoint that the government must show interest in small business development by having clear operational standards to allow stakeholders to understand and appreciate how the government's actions inform healthy businesses.

P2 expressed that if the government is serious about its accountability to small business development, "it will consider putting regulations in place that does not compromise or put BVI owned businesses at a disadvantage." For example, P6 stated, "The large resorts often get special treatment, while small inns and villas do not get any attention." In providing an example, P2, P3, P4, and P6 responded that following the 2017 devastating hurricanes, the government made continual reference to large high end resort hotels and gave them incentives to strengthen their businesses. P2 responded, "Yet when the government wants assistance in any way, it often approaches small businesses for sponsorship." P2, P3, P4, and P6 in discussing the topic, argued that if the government truly sees small businesses as the lifeblood of the economy, policymakers and public officers must be willing to take the necessary actions and responsibility to assist small businesses with growth and development.

**Administration.** P1, P2, P4, P6 are concerned that there is no particular government agency responsible for ensuring that public service agencies work closely with small businesses to meet the requirements of business regulations like the Labour Code and Immigration Act. In particular, P2, P4, and P6 explained that there is no specific public service agency responsible for generating awareness of the criteria, commitments, and expectations of regulations. All of the participants want to understand the formal processes that drive policies and rulemaking. P3 believes that there is an opportunity for public service agencies to share information on business regulations so that business owners know how the laws will affect their operations and finances.

All participants expressed that improved processing times will assist them in meeting the government's regulatory requirements. There is a concern by all participants that the labor and immigration processes are time consuming, and too many work permits are delayed for an extended period. Therefore, all of the participants explained that crucial to the administration process is the need for public service agencies like the immigration and labor departments to be more sensitive to the effects of slow turnaround times of their business practice on small businesses. P4 recommended that a checklist form can serve as an ideal administrative accountability tool to help owners understand what the government expects businesses to do and to provide. All of the participants expressed that improved processing times will assist them in meeting the regulatory requirements of the government.

All of the participants believe that there is an opportunity for the government to share information in an easy way that will allow businesses to be effective and not ineffective. All the participants explained that there is an opportunity for public service agencies to make the administrative processes less complicated. "We want user-friendly avenues to complete forms, and we less complicated forms to fill out that are online and not time-consuming" (P2). P3, P5, and P6 explained that public service agencies could promote educational initiatives that enable recommendations to go to one government agency to access direct assistance in completing forms. P4 added, "Not having the right persons to help is a huge challenge." P1, P2, and P3 recommended that public service agencies create manuals, take the initiative, and send it to the businesses to understand how regulations are met. P2 concluded, "When laws are passed, there is an opportunity

for public service agencies support and share the information with small businesses, educate them, and create checklists that help small businesses remain updated and relevant.”

P1, P2, P3, P4, P5, and P6 emphasized that policymakers often overlook public officers' expertise in the rulemaking process. P3 stated, “I have had numerous conversations with public officers who themselves have business degrees and have had an opportunity to make a recommendation to draft regulations, but their submissions were not considered in the final regulations.” P1, P3, and P6 mentioned that by overlooking the expertise, business regulations often do not bode well with the effective development and growth of small businesses. P4 stated, “The right people, qualified public officers or public service agency need to guide the legislative process so that political leaders are creating regulations that support a healthy and hospitable business environment.”

P1, P2, P3, P4, P5, and P6 explained that there is a need for an organization to represent the interests of the business community in the legislative process. Specifically, P2, P3, and P5 want to see the BVI Tourist Board and the BVI Chamber of Commerce and Hotel Association participating more in developing regulations that affect small business properties like inns and villas. P1, P2, P3, P4, P5, and P6 expressed an opportunity for the voice of small businesses to be heard during the creation of the regulations. P2 added, “When policymakers and public administrators are creating business regulations for small businesses, they must get an example from another small island state rather from large island states.” P2, P4, and P6 expressed that the BVI Tourist

Board should no longer be driven by big businesses, but rather by small businesses if they are interested in seeing monies circulated in the economy.

### **Emergent Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses**

The second theme identified was generated from the participants' responses to questions 1, 9, 11. The specific codes included regulations, economic development, economic growth, hospitable business environment, and financial obligations. P1, P2, P3, P4, P5, and P6 explained how they see the business regulations shaping the business environment and, in turn, their establishments' economic standing.

**Regulations.** P1, P2, P3, P4, P5, and P6 explained that regulations should assist small businesses and not hinder the success of the establishment. The table below shows how each piece of regulation affects the operations of small businesses.

Table 2

#### *Regulations Affecting Small Businesses*

	Social Security	Accommodation Tax	National Health Insurance	Labor Code
P1	x	x	x	x
P2	x		x	x
P3			x	x
P4		x	x	x
P5			x	x
P6			x	x

The results presented in Table 2 consistently show that P1, P2, P3, P4, P5, and P6 were affected by the fees and taxes associated with the Labor Code and National Health Insurance. P1 stated, "The last amendment Labor Code and National Health Insurance lacks balance where it focused more on helping the employees and did not give due

consideration for how it would affect employers.” P2, P4, and P6 explained that those business regulations that are already enacted focus more on generating government revenue than on the economic development of the economy and small businesses. P2 suggested that policymakers amend the Labor Code and National Health Insurance to soften the way it applies to small businesses because they seem to be carrying the brunt of payment to the government.

In this study, one assumption is that the economic growth and the development of small businesses are mostly affected by those regulations where fees or taxes were implemented or revised. All six participants emphasized that the introduction or increase in fees and taxes included in business regulations affect their business operations. P3 expressed concerns that "it seems as though everything in the business environment was a tax, whether by way of inspection, license, or permit." In addition to concerns with taxes and fees, P6 added that the regulations require small businesses to have several things in place, including food handling licenses, trade licenses, and liquor licenses. P5 was concerned that the private sector is penalized with extra taxations because the public service is not working as effectively as it needs to be. P6 explained, "Finding the money to run the business and pay staff is a burden on small businesses." P1 and P6 expressed that some of the regulations need to be reviewed and analyzed carefully to avoid hindering the success and expansion of small businesses.

The participants are all concerned that business regulations create a financial burden on their establishments, particularly compensating their employees. P1 and P5 reported that they had found themselves in a predicament where there was no other

choice because the employees' services are needed to keep the necessary services to a certain standard. P1 and P5 further explained that there is no way for small businesses to receive additional monies from their services, yet they are required to pay time and a half to employees. P2 added that when the government is putting laws in place, it must look at it in the broader context regarding how the regulations will affect smaller businesses versus large businesses. In reflecting, P4 expressed, "There was a time when the government gave a break to local small businesses because they knew they were not going to make as much as larger businesses." P6 explained that the government is making it difficult for small businesses to do business and survive. P3 explained, "The reason a small business starts in the first place is that there is sufficient money to do a big business." P3 added that it is in the government's best interest to ensure that it considers the economic impact of its laws on the organization's operations and its human resources.

P2 and P4 explained that business regulations introduced in the slow season tend to create financial implications for businesses that operate seasonally. "The increase in the hotel accommodations tax came at a great inconvenience to the small villas as it affected our occupancy rates where rooms were already booked, and the challenge was communicating the change in rates to those who had already book their rooms and repeat visitors who were quite familiar with original pricing." P2, P5, and P6 said these are times when there were no occupancy or monies generated for small businesses like inns and villas. (P5). "It puts the businesses at an economic disadvantage because insufficient funds are flowing during the offseason when we are making money" (P.4). P2 explained

that small businesses need at least a year or six months to prepare for the coming of a piece of regulation to put sufficient finances together.

P2 and P6 shared that laws implemented to facilitate the financial services industry are not beneficial to small businesses. P6 stated, "Financial services industry has created a burden for locally owned small businesses as it has changed the way business is conducted and how laws are created." The research revealed that sometimes different regulations create financial implications for small businesses that have to draw on scarce resources because of administrative expenditures and wages to ensure regulatory compliance (Kitching, 2006; Lennon & Sobel, 2017).

Small and medium-sized businesses are sometimes faced with unintended financial constraints because laws enacted tend to be favorable to larger companies (Gamble, Caton, Aujogue, & Lee, 2020). The one-size-fits-all regulations affect some businesses' role in driving a healthy economy (Belas et al., 2019). P6 explained that "the Financial Services Act is one of the most significant burdens because those external businesses incorporated in the BVI do not have these other little taxes and fees that local BVI businesses are expected to pay." P1, P2, P3, P4, P5, and P6 explained that the government must have a more consistent fee structure, where local small businesses are not paying higher fees than foreign owned companies. P5 stated, "Whatever government can do for small businesses, it would be good for the territory."

**Economic development and growth.** P1 expressed that the economic development of small businesses is contingent on the political climate and political leadership of the territory." P2, P3, P4, P5, and P6 also added that economic

development and growth of businesses are contingent on the economic policies of the ruling government. P2, P4, and P5 shared that economic development must, therefore, be seen in the context of laws being created to improve the economic growth of small businesses in the market rather than political views. P6 shared that those political leaders in debating the regulations must put BVI owned businesses at an advantage through passing policies that lead to economic development and growth. P4 replied, “If the economy grows, the businesses will grow, and if the businesses grow, the economy will grow.” P3 added that whatever government can do to stimulate the economy would, in turn, help small businesses to engage in more expansion and economic development of their businesses and product offering.

P6 expressed that political leaders do not see how a strong focus on financial services harms the economic viability, development, and growth of small businesses. P4 revealed that it is not right for small businesses to be taxed the same way as large businesses. P6 stated, “In looking at the attention paid to the financial services businesses, the foreign company negotiates for a lower fee, and when the local small business negotiates, the laws are used to make us pay more.” Additionally, P2, P3 and P6 explained that if political leaders are going to provide economic growth and opportunity, BVI locally owned businesses should come first.

**Financial obligation.** P6 expressed that business regulations in the Virgin Islands emphasize government revenue and not on the economy and small businesses. P2 explained that the payment of fees and taxes that small businesses must pay because of the business regulations could be quite expensive. P1 and P6 noted that the money that

small businesses have to spend due to business regulations is astronomical and puts a deep financial strain on small businesses' financial operations. P1 replied, "While it is understood that the government needs money, a small business can only afford to pay so much, which makes you question if the venture is worth the endeavor." P2 explained that there is an opportunity for policymakers and public administrators to think about softening how it applies the business legislation. P1 added, "There is a constant pattern where small businesses struggle and collapse because they do not have the necessary assistance or lifeline that can assist them with ensuring economic growth and the fulfillment obligations." P1, P2, P4, P5, and P6 attributed the financial strain on their businesses to the lack of information and public consultation from the policymakers and public service agencies.

P6 expressed concerns that public service agencies do not give small businesses a year's notice before regulations are passed and implemented. P1 stated, "It is hard because if the government says that you have to pay more money, the small businesses have to find it and adapt and adjust to it, even at a moment's notice." P1, P2, P3, P4, P5, and P6 explained that because their businesses are seasonal and small, they would need about one year to prepare to implement new legislative fee structures. P3 explained that a better balance is necessary to remain financially successful, even if the government implements new regulations that would affect financial and operational costs.

**Hospitable business environment.** P4 indicated that providing a hospitable environment means having the financial means to offer the services and at a high standard. P2 expressed that creating a hospitable environment for customers means that

government needs to look at what laws it is developing and instituting and think about how those regulations will make it easy or difficult for small businesses to operate. P1, P2, and P5 added that small business owners must provide exceptional service, explaining that sometimes they find doing business difficult because some of the public service processes are slow. P4 elaborated that if the public service agencies do not improve how they conduct business, small businesses will continue face challenges with providing quality services

P5 explained that another problem that hinders how they conduct business is the government's policy that mandates small businesses to hire the local or indigenous population as the first preference over expatriates. P5 stated, "Businesses are expected to hire locals first, but there is a constant challenge with hiring locally, the local people do not want to work." P1, P2, P4, and P5 reported that expatriates were more reliable and some of the members of the indigenous population lack motivation, ambition and have no respect for time, and these things are important to address to ensure the success of the business. P4 expressed that expatriates tend to build a better customer service difference base for small businesses than the local population.

P2 and P5 answered that the age of the employees contributes heavily to the quality of service that is provided by a small business. P5 explained, "The older staff was more responsible and reliable, and the younger staff lacked motivation, ambition and had no respect for time." P1 and P6 explained that the success of the small business operating in the inns and villas was contingent on the staff being friendly, motivated, and welcoming to guests.

P2 communicated that the government should not promote the territory as a formidable tourism destination without paying attention to the needs of small businesses that service the industry. For example, P2, P5, and P6 expressed concerns that there is no checklist available to guide entrepreneurs with establishing consistent quality standards and operations of small inns and villas. "Yet, regulations establish the mandatory payment of fees to remain in business" (P3). "This is an unreasonable dichotomy because one would think that standards and fees would coincide with each other" (P3). P1, P2, and P6 further added a need for a quality or standards officer to assist hoteliers with setting up and maintaining establishments so that business is lucrative in the economy, but can withstand that financial expectations of the regulations introduced. "I believe that the introduction of fees should consider the reality in the industry and should not be based on the government's need for additional revenue generation" (P4).

### **Emergent Theme 3: Public Consultation and Transparency in Achieving**

#### **Responsible Actions**

All six participants consistently stated that public service agencies need to engage small businesses in the public consultation process by sharing information and dialogue. P2 said, "We want information, and we want to share our ideas in the public consultation process." There is the assumption that the government is not meeting the tenets of democracy because of insufficient public engagement on regulatory matters. In the media, there is a consensus that different stakeholders, including interest groups, the diverse demographic of the population, and the media have cited concerns that there is not enough interaction to allow public participation ahead of the implementation of

regulations. All participants have mentioned the need for engagement as they responded to questions 3, 4, 5, 6, 7, 8, 10.

**Public consultation.** P4 and P5 learned about the business regulations from the conception stage but were not allowed to participate in any consultation. P1, P2, P3, and P6 learned about the business regulations following implementation. P6 revealed that too often, a lot of information is at the implementation stage, leaving the business feeling hamstrung. “The big problem is because of the lack of consultation, there is no real time for preparation, so small businesses are forced to just comply with no idea of how to pay the new taxes and fees,” P6 stated. P2 believes that the government, through the public service agency, needs to exhaust all efforts in getting all the information to small businesses and clear understanding and perspectives ahead of the implementation stage.

P3 expressed that small business owners do not get an opportunity to lend their voices in drafting business regulations, particularly those of high interest. As a result, "there is a struggle to understand the objective of the regulations when it is implemented because small business owners were not a part of the legislative process" (P.2). P1 replied, “There is no opportunity to give constructive and proper feedback.” If the ministers of government and public service officials are serious about supporting small businesses, they would sit with small business owners and ask for recommendations on the proposed regulations, according to P4 and P6. P2 added, “For example, when government was making changes to the labor code, there was a draft asking for comments, but more focused on what employees had to say and not the employers.” Consequently, the fees and taxes in the regulations are not often adhered to because the

hoteliers do not understand what the regulations are seeking to achieve (P2, P6). P2 explained there is an opportunity for small businesses and the elected officials to discuss the regulations through consultation.

There is a concern that ministers are regularly approaching business regulations with preconceived ideas, explained P2. P1 expressed that it is destructive to any society or organization when the government tries to implement laws with preconceived notions. P1 added, “If the process for public consultation was known, then politicians would approach regulations taking the needs of the small businesses into consideration.” P2 and P4 added that there is a need for organized consultation. P1 explained, “Business regulations are rumored in the community after the Cabinet stage; then it goes to the House of Assembly at which time the small businesses hear about it, and that is how business regulations come to fruition in the BVI, unfortunately.” P2 noted that where there was limited consultation, review, and limited or no recommendation from small businesses. P1, P4 and P5 explained that when something is going to be mandatory, people need to know to prepare them for the change. P1, P2, and P4 indicated that the absence of public consultation on business regulations is challenging because there is no time to prepare the business operations and financials for the change.

P2, P3, and P6 expressed concern that there were no clear guidelines written regarding creating regulations from the embryonic to the implementation stage. P4 and P6 expressed concern that there is no known specific public service avenue through which consultation is consistently encouraged to create regulations. P3 and P4 recommended that if the government has an idea and wants to make it law, there must be

a process in place. P6 explained that it is detrimental to small businesses when people have to seek information and demand opportunities to consult with the government on regulations.

P1, P4, and P6, expressed concern that the government is very consultative with expatriate owned businesses, particularly the stakeholders in the financial services industry and big hotels. P6 stated, “Small businesses are supposed to be the lifeblood of the economy, yet there are no proper channels for consultation with locally owned businesses.” All participants explained that if the government is serious about supporting small businesses, it must meet with the small business owners and ask for input, recommendations, and solutions while also offering assistance. P5 further expressed that public service agencies need to have stakeholder consultation rather than forcing regulations on the small business sector.

**Transparency.** All six participants became knowledgeable of regulations during different phases. P2 explained that the understanding is that the legislative process starts with the policymaking from the cabinet meeting, followed by the first, second, and third reading of the bill in the House of Assembly. Despite this understanding of the process, P2 learned of business regulations while attempting to do business transactions. “It is only when I go into the government offices to do business that I find out that regulations exist, at which time I do not have sufficient time to meet the financial requirements.” P2 further added that when persons know people in the system, they get information ahead of the government's official announcement on proposed business regulations.

P3 sometimes received information from the conception stage learned about business regulations through existing business relationships with personnel within key public service agencies or official government releases. "I have good friends who work in the government who from tells be about business regulations that could affect my business" (P3). P5 and P6 sometimes learn of business regulations at the conception stage and added that they intentionally purchase or borrow law books from family members in the legal fraternity before engaging in new business activities.

P5 learned business regulations during the implementation stage from the BVI Chamber of Commerce Hotel Association, and social media, specifically Facebook. P5 and P6 explained that they sometimes get the information to talk to people in government or business associates. P4 and P 6 learned about the business regulations after they were passed and implemented in the House of Assembly. Both participants were on the government's mailing list. Therefore, they explained that they get the information from press releases sent out through the Department of Information and Public Relations, local newspapers, radio, television, and House of Assembly. P4 stated, "There are opportunities for billboards and designated spokespersons to get the input of the business owners because when something is going to be mandatory, people need to know so that they can prepare their businesses for the change."

P3 is concerned with how small business owners are made aware of business regulations. P6 explained, "We tend to find out about different pieces of regulations when we are trying to do other things with our businesses or when we are trying to introduce a new business idea." There is a concern that when business owners learn of

business regulations at the time of transactions, it hinders the business from moving forward because of associated unexpected fees. All participants advised that before the government embarks on regulations, the policymakers and public service agencies must take the time and meet with the sector to get valuable input and recommendations. P6 recommended that spokespersons be designated from the public service agencies to explain the proposed business regulations' objective and gather the information from small business owners.

Due to the lack of consultation with small businesses in the villas and inns industry, the business owners said they created opportunities by inviting public service agencies to make presentations to the stakeholders. P4 expressed that in this information age, laws should be available online. P2 explained that when a bill passes in the House of Assembly, it should be available on the internet. P1 and P6 discussed that once they hear of regulations, they contact the sponsoring public service agency to give presentations to explain more. Still, very often, there is no clear indication of who is taking responsibility for implementing the regulations.

P3, P4, and P6 expressed that small businesses should not be too often forced to listen to the radio to hear of regulations for the first time. Instead, P2 and P6 explained the need for direct communications and consultation with small businesses to help shape the laws that affect business operations. Small business owners want the opportunity to share and discuss information about regulations; they do not like to learn about new regulations in the supermarket or at a social club (P1, P6). According to P2, not all small business

owners listen to the radio. As a result, the government must reach out to small business owners, share and discuss the new regulation in their preferred medium (P6).

### Summary

Chapter 4 explained the pilot study process, which helped to strengthen the instrumentation for collecting appropriate data for this study. I collected substantive data from six participants who will remain unnamed in this paper. The business owners were quite similar in several of the responses. All the participants had a keen interest in the study and looked forward to completing this document. The participants had similar responses to all the questions. Their discussion frames were categorized into themes. Theme one refers to *policymakers and public administrators' sensitivity to the needs of small businesses*. The supporting subthemes are administration and accountability. The second theme is *regulations and its relationship to the finances and hospitable business environment of small businesses*. The subthemes include regulations, economic development, and growth, financial obligation, and hospitable business environment. The third theme is *public consultation and transparency in achieving responsible actions* with subthemes of public consultation and transparency.

In Chapter 5, I will interpret the findings by taking an analytical review of the data through institutional theory, administrative procedures act, and good governance—particularly transparency and accountability. I will also explain the limitations focused on trustworthiness that emanated from the execution of the study. Additionally, Chapter five will be recommendations for further research focused on the strengths and limitations of the current study. Chapter 5 will also include the recommendations for

effecting positive social change. The chapter will also have the methodological, theoretical, and empirical implications of data collected. The chapter will end with a strong “take-home” message that captures the key essence of the study.

## Chapter 5: Discussion, Conclusion, and Recommendations

### Introduction

The purpose of this qualitative case study was to explore the direct and indirect impact of business regulations on the economic growth and development of small businesses in the Virgin Islands—more specifically, inns and villas. The objective was to understand how public consultation, when it takes place or does not happen, affects the creation of a hospitable business environment. This study has helped in understanding how an administrative procedures act can serve as a legal tool to regularize public consultations as a part of the rulemaking process to inform business friendly regulations in the Virgin Islands.

### Framework—Institutional Theory

There are two frameworks within institutional theory. One frame is the *environment as institution*, which focuses on how institutions are coercively regulated and have no choice to conform to the requirements and standards set by the government (Vadeboncoeur & Vadeboncoeur, 2015). The second framework, the *organization as institution*, refers to those practices that are shaped by the government and then formalized within the institution (Vadeboncoeur & Vadeboncoeur, 2015). I used the “notice and comment” process of the Administrative Procedures Act 1946 to serve as a guide for interpreting actions that participants described in accessing the information on regulations. Accountability and transparency provided a guide in understanding institutional theory in the context of good governance.

The six participants provided rich data for consideration. The themes analyzed included the following:

1. policymakers and public administrators' sensitivity to the needs of small businesses;
2. regulations and their relationship to the finances and hospitable business environment of small businesses; and
3. public consultation and transparency in achieving responsible actions.

The supporting subthemes include administration, accountability, regulations, economic development and growth, financial obligation, hospitable business environment, public consultation, and transparency.

### **Comparative Analysis of Data and Peer-Reviewed Literature**

Peer reviewed articles revealed that businesses operating within a democracy depend on public service agencies to have appropriate procedures that create a hospitable business environment (deGraaf & Banakker, 2015; European Commission, 2017). P1 and P6 discussed how small business owners expect policymakers and public service administrators to be accountable and to put in place structures that will allow them to learn about regulation implementation.

Cárcaba, Gonzales, Ventura, and Arrondo (2017) argued that the onus is on policymakers and government agencies to encourage consultation opportunities. P2 and P6 expressed that the success of their businesses is contingent on the decisions of political leaders and public service agencies to share information. In this study, peer reviewed articles revealed that a hospitable business environment could be created if

governments consulted with small business owners from the initial stage in the rulemaking process (Bolleyer & Smirnora, 2017; Hannesson, 1985; Li, Ng, Skitmore, & Li; 2016). Public consultation is lacking in the public service process, according to P2 and P6. They both believed that the government must provide an opportunity for small businesses to acquire the necessary knowledge to ensure a hospitable business environment.

The data collected did not confirm that access to information in an organized way is provided deliberately by governments (Cini, 2015). Small business owners view government information as not easily accessible (P1, P4, P5). There was also no confirmation that in a democracy, where good governance is a high priority, the government is often responsive to the public's needs in a timely way (Keping, 2018; Pratiwi & Sari, 2017). The data collected did not substantiate the statement within peer reviewed literature that good governance is better in developed countries than in developing countries (Aktan & Özler, 2008).

### **Interpretations of Findings and Emergent Themes**

In this section, I analyze and interpret the findings in relation to institutional theory, good governance, and the Administrative Procedures Act, specifically the note and comment process. Institutional theory has two frameworks: *environment as institution* and *organization as institution*.

I analyzed the responses by asking the following questions: Is it a matter of transparency or accountability or both? What part of the note and comment section in the APA process does the data fit?

The overall objective was to gain a deeper understanding and appreciation for public consultation within a democracy. I begin here with Theme 1, followed by Theme 2 and then Theme 3.

### **Emergent Theme 1: Policymakers and Public Administrators' Sensitivity to the Needs of Small Businesses**

**Accountability.** Creating and passing business regulations requires accountability in shaping business regulations. Participants were concerned that the government's lack of fairness in creating the necessary business regulations may threaten sustainable economic activity. The participants' concern in this instance is interpreted in the context of the environment as institution, wherein the government has imposed obligations that have implications for the operational practices of small businesses. Additionally, small business owners view how they are informed about business regulations as coercive, in that they have no choice but to conform to standards set by the government (Vadeboncoeur & Vadeboncoeur, 2015). Therefore, small business owners view the standards of policymakers and public service administrators as not being responsible and accountable.

The public service operating within the principles of accountability as an institution is supposed to have a control mechanism that establishes the tenets or expectations of appropriate behavior for the government (Olsen, 2015). The small business owners have concerns about the process or how public administrators and policymakers shaped business regulations. Accountability exists in the hierarchical structure of the public service, where there should be compliance with transferring

information through a linear process with checks and balances (Gabriel, 2017; Olsen, 2015). Because transparency and accountability are inextricably linked, there is an opportunity for policymakers and public administrators to give small businesses a clear understanding of what informs business regulations, so that lack of action is not viewed as coercive.

Small business owners expressed that legislators are not always sophisticated in business operations and should not be making business regulations in isolation. Small business leaders are concerned that the government, with a lack of understanding of business operations, has created an environment that coercively creates standards that are not favorable to strengthening businesses (Vadeboncoeur & Vadeboncoeur, 2015). Small business owners are concerned with practices whereby persons who are not familiar with the industry are shaping business regulations (Vadeboncoeur & Vadeboncoeur, 2015). The participants further explained that the public administrators who draft business regulations and the elected officials who pass different pieces of regulations need to have a better understanding of the small business community.

There is an opportunity for policymakers to become more informed about the industry through research, engagement with public officers who are knowledgeable about the business environment, and stakeholder consultation. The good governance principle of accountability is ideal for assessing the concern because some policymakers believe that because they were elected, there is no need to consult (Olsen, 2015). The onus is on the elected officials and public administrators to take the necessary steps and encourage inclusion in the rulemaking process. Those in government need to have a clear

understanding of what business regulations they are creating and passing. Good governance presents opportunities for accountability that the government must intentionally create to encourage partnership with small business owners to allow for the transfer of knowledge (Sharon et al., 2016). Small business owners want to be able to contribute intelligently to the development of business regulations that will affect their establishments, but this means more learning and development to ensure better appreciation of the importance of the small business community.

Before government leaders can talk about regulations affecting small businesses, the owners expressed that policymakers and public administrators must first be interested in small businesses. There is a concern that policymakers and public service administrators are not interested in the growth and development of small businesses. Institutions such as the government that regulate industries have an opportunity to learn more and understand the industry so that regulations can be aligned with the industry's needs, especially if people are expected to make mandatory changes within their organizations to ensure compliance (Vadeboncoeur & Vadeboncoeur, 2015).

Small business owners are concerned that there is no administrative accountability structure in place to hold policymakers and public service agencies accountable for negligence toward the needs of small businesses. Although there are good governance democratic tools such as general elections, the constitution, and general orders guide government actions, there good governance tools reinforces the need for public officers or public officials to ensure engagement. While the government creates regulations to force the operations of small business owners to conform to structures and procedures of

the government, there is a lack of clarity for small businesses on measures to hold the government accountable, if the government expects small businesses to integrate processes into operations of the institution (Meyer & Rowan, 1977). P2 explained that while the government sees itself as a regulator, there is a lack of understanding of how public service agencies support small businesses. The government must create opportunities that drive and promote trust and economic growth (Asaolu et al., 2016; Mohapatra, 2016). P1, P2, and P5 explained that the participants want to see policymakers and small business owners leading on the front line and looking out for the industry. There should be clear guidelines in place that allow the public to understand and scrutinize the government's actions.

Government leaders must consider putting standards in place and not put BVI owned businesses at a disadvantage. The institutional theory's framework organization is ideal for interpreting this phenomenon because small business owners are concerned that the internal standards created by the government put small businesses at a disadvantage (Vadeboncoeur & Vadeboncoeur, 2015). Standards are integrated into the operations of how organizations function in a transparent and accountable way (Meyer & Rowan, 1977). Within a good governance economy, enforcement of accountability of public officers' behavior and actions is conditioned through institutionalized structures (Keping, 2018; World Bank, 1989, 1992). The absence of an institutionalized structure prevents transparent decision making and a clear understanding of the processes (World Bank, 1989, 1992). There is an opportunity for the government to establish standard operating procedures so that small business owners are clear about structures and expectations.

P2 expressed that following the devastating hurricanes of 2017, the government made continual claims that small businesses were the lifeblood of the economy, yet it only provided financial assistance to large, high end resort hotels. The small business sector plays an integral role in a democratic society (Saleem, 2017). Small business owners are concerned that the behavior of the government and its actions are contradictory. The appropriate institutional theory is organization as an institution where the practices that emanate from and are formalized by the government are not beneficial to the needs of small businesses (Vadeboncoeur & Vadeboncoeur, 2015).

What the government says is essential to the economy's success is not where attention is being placed. P2, P4, and P6 expressed disappointment because while government leaders said that the small business is the engine that drives the economy, they only spoke about the impact of the hurricane on high end resorts and hotels. P2 and P3 explained that one small business owner was mindful of saying that the government overlooks the industry yet often approaches their business for sponsorship or provides support to initiatives. The small business leaders believed in the government's message of commitment but were unable to benefit from the deliverables of the government.

The small business owners believed that they had not experienced any intentional cooperation with the government. Policymakers and public administrators established expectations, and the participants were concerned that they had not seen any accountability or an appropriate behavior that was consistent with their businesses being the lifeblood of the economy (Olsen, 2015). P2, P4, and P6 explained that if the government truly sees small businesses as the lifeblood of the economy, it must be

accountable and be willing to assist small businesses with growth and development.

There is an opportunity to have transparent accountability regarding how the government will support small businesses as an important asset of the Virgin Islands economy.

**Administration.** P2, P4, and P6 shared that small business owners are not clear about which public service agency is responsible for making them aware of the criteria, commitments, and expectations of laws ahead of drafting and implementation. The small business owners see government as coercively creating regulations and setting standards for the small business industry without making them aware of what is expected (Vadeboncoeur & Vadeboncoeur, 2015). This concern among small business owners confirms the assumption that there are no specific policies or laws known to require public service ministries to consult with the public in the rulemaking process. There is an opportunity for public service agencies to share information on business regulations that will ultimately affect small businesses. Organizations are expected to integrate and conform to processes, structures, and procedures made by regulatory institutions such as governments (Meyer & Rowan, 1977; Vadeboncoeur & Vadeboncoeur, 2015). Small business owners want the government to be accountable. According to Olsen (2015), some policymakers believe that there is no need to consult with the public if they have been elected to represent the people.

All of the participants said that they were on their own to find out all of the things they need to make their small businesses effective. People want to know how to get involved and easily access the information that will affect their businesses and structure (Kraft & Furlong, 2019). If the government expects small businesses to conform to its

standards, it must ensure that the business environment considers the expectations and needs of those stakeholders (Vadeboncoeur & Vadeboncoeur, 2015). There is an opportunity for public service agencies to scrutinize the effectiveness of their processes and see how they can make the organization more accountable.

All the participants believed that the expertise of qualified public administrators and industry stakeholders are often overlooked in the rulemaking process. As a result, small businesses end up getting business regulations that do not bode well to develop and grow small businesses. The coercive way of creating regulations and the absence of processes for small business owners to follow and formalize within their establishments are of concern for small businesses (Vadeboncoeur & Vadeboncoeur, 2015).

The principle of accountability holds that people expect that those elected will explain, in a substantive way, why decisions have been made or derived. Alternatively, people want to have a voice in regulatory decisions that will affect them (Olsen, 2015). The public expects that before the government takes drastic actions, there should be consultation, especially regarding those regulations that are of high public interest. There should be a relationship between the government as the regulator and small business owners. While accountability serves as a control mechanism to establish how stakeholders are to operate, small business leaders seem not to be aware of or agree with the government's approach to using examples from jurisdictions that are not similar.

Small business owners want policymakers and public administrators to think more about the effects of their decisions on small businesses (Vadeboncoeur & Vadeboncoeur, 2015). As an institution, the government affects the operations of small businesses (Rigg

& O'Mahony, 2013). When there are administrative laws in place, people can rebut government imposing regulations because there are political and bureaucratic accountability and responsibility for small businesses (Farah, 2014; Ostrom & Ostrom, 1971; Wilson, 1887). The objective is to guard against the monopoly of power or the deterioration of good governance principles of accountability and transparency (Farah, 2014; Ostrom & Ostrom, 1971; Wilson, 1887).

The participants expressed a need for a better representation of the business community by the BVI Tourist Board. Small business owners see their organizations as institutions where the government's environment has created challenges for them. As a result, they depend on organizations representing the interest of small businesses to look out for their needs (Vadeboncoeur & Vadeboncoeur, 2015). The small business owners want the BVI Tourist Board and the BVI Chamber of Commerce to ensure that there is a body providing representation to the government on behalf of the small businesses. The participants understand that the BVI Chamber of Commerce and Hotel Association (2020) propose to be “a growing network of like-minded business owners from various industries that share similar interests when it comes to business and economic growth in the Virgin Islands” as stipulated on their Web site. This organization is expected to play “an essential part of the collective voice that advocates for a business-friendly environment for any size business to grow and succeed” (BVI Chamber of Commerce and Hotel Association, 2020).

All participants mentioned that the labor and immigration processes are too lengthy, time consuming with too many work permits on hold for extended periods

without communications. The government must review those processes that are currently affecting how it responds to the needs of small business owners. As an institution, the government must put structures in place to have a clear understanding of how small businesses will be affected (Vadeboncoeur & Vadeboncoeur, 2015). Small business owners believe that the government is not representing them and hinders their success rather than facilitating it, so they are looking to the BVI Tourist Board and BVI Commerce and Hotel Association as avenues for helping the government share policies. The small business owners want to hold the BVI Tourist Board and BVI Commerce and Hotel Association accountable. They want this to create a ripple effect where those organizations, in turn, are to hold the government accountable. There is an opportunity for public administrators to ensure that they create opportunities for small businesses to voice decision making (Olsen, 2015).

All of the participants are concerned that public service agencies need to make the administrative processes and the forms less complicated and user friendly to lessen the frustration on small businesses in completing the forms. As a regulator, the government has created procedures and forms affecting the internal operations of small businesses (Vadeboncoeur & Vadeboncoeur, 2105). Administratively, the government has not made a safe space for small businesses to engage government services in a way that allows them to simplify processes. The government's forms and processes should be clear and easy to read and understandable to ensure a sense of empowerment (Lourenco, 2015).

## **Emergent Theme 2: Regulations and Their Relationship to the Finances and Hospitable Business Environment of Small Businesses**

The second theme was generated from the participants' responses to questions 1, 9, 11. The specific codes included regulations, economic development, economic growth, hospitable business environment, and financial obligations. All of the participants explained how they see the business regulations shaping the business environment and, in turn, the economic standing of their establishments.

**Regulations.** There is an opportunity for the government to create regulations that strengthen and assist small businesses, explained two participants. The small business owners' response suggests that the government's regulations are affecting how the business can grow economically or develop and contribute significantly to the health of the economy. The institutional theory framework of the environment as an institution shows that it is the government's responsibility to operate within a representative democracy to implement business regulations that promote investments (Montagnes & Wolton, 2017). The government can look at the different requirements within the business regulations to ascertain which standards set are putting small businesses at a financial disadvantage.

There is an opportunity for the government to put an accountability structure to engage the stakeholders in making the existing regulations conducive to small businesses' lucrativeness. The peer reviewed articles showed that regulation designed to ensure that there is no infringing on stakeholders, promoting business activity (Guash, 1999). If the government is going to decide to address the business regulations, it must

ensure that the public has easy access to information so that small business owners can make a valuable contribution to the transformation of the business regulations (Mibillard & Pasquier, 2016; Zyl, 2014). The data indicated that all the participants are affected by the fees and taxes associated with the Labor Code and National Health Insurance.

P1, P2, P4, and P6 expressed concerns that the regulations focus more on generating revenue for the government as businesses, in general, are carrying the brunt of the payments. Another participant added that the Labor Code and National Health Insurance regulations lack balance and fail to give employees due consideration for how it would affect employers. All of the participants mentioned that the introduction or increase in fees and taxes included in business regulations had affected their business operations and ability to pay. The findings in this study confirmed the assumption that the economic growth and the development of small businesses are mostly affected by those regulations where fees or taxes were implemented or revised. The government's fees and taxes through the creation of business regulations leave businesses with no choice but to conform to the rules set out in the law (Vadeboncoeur & Vadeboncoeur, 2015). Small businesses are concerned because they have challenges conforming to the requirements. The good governance framework of accountability shows that it is essential for the government to give small business owners operating in a democratic society to have a voice in the shaping of regulations (Olsen, 2015).

Small business owners are concerned that the government with an environment as an institution does not allow businesses to grow economically with the requirement and standards that the government has set in the regulations (Vadeboncoeur & Vadeboncoeur,

2015). There is an opportunity for the government to pay closer attention to those regulations that are hinder small business owners from achieving business success. The literature review revealed that if the government wants to facilitate a prosperous business environment, the regulations must encourage a free market, promote investment, and accountable and administrative processes in creating regulations (Montagnes & Wolton, 2017; Thomas & Thomas, 2018; Tomian, 2017). The accountability principle dictates that the government should be careful and avoid hindering businesses. Policymakers and technical administrators must ensure that small businesses have a voice in those decisions that will affect the operations of their establishments (Olsen, 2015).

P2 explained that when the government is putting laws in place, policymakers and public administrators must look at it in the broader context of how the regulations will affect smaller businesses versus large businesses. P4 added a time when the government gave a break to local small businesses because they knew they were not going to make as much as larger businesses. The theoretical framework is the environment as an institution within the institutional theory. Currently, small business owners see the regulations as the avenue through which governments mandate that the operational practices of businesses conform to the rules set by the government (Atkinson et al., 2016; Størkersen et al., 2016).

All six participants shared that regulations favorable to large businesses hurt the pockets of small business owners who have no choice but to conform to the business regulations. There is an opportunity for the government to assess the business regulations and allow small business owners to scrutinize and evaluate the business regulations

(Johns & Saltane, 2016). The government must be willing to revisit the regulatory decisions and let small business owners contribute to the regulations (Addink, 2019; Lourenço, 2015; Pratiwi & Sari, 2017; Sharon et al., 2016).

P1, P3, and P6 expressed that new fee and tax structures introduced in the slow season places a financial burden on the businesses. The small companies need at least six months for one year to prepare for new financial regulations (P2). In the theoretical context, the government has created regulations that small business owners must follow and conform to, ensuring that administrative standards are accountable. The good governance principle establishes that there must be transparent processes and effective processes (Johns & Saltane, 2016). There is an opportunity for public service agencies to ask questions and understand the process and improve the process by making the documents public.

There is a concern by P2 and P6 that the government is more focused on creating laws that benefit the financial services industries. P3 and P4 explained that the financial services regulations are crippling the operations of the local business stakeholders. Small businesses should not operate on the same level as financial services companies (P2; P6). The institutional theory holds that environmental forces like these financial services regulations leave the small business owners powerless because they have no other choice but to adapt to the government (Vadeboncoeur & Vadeboncoeur, 2015). The government uses regulations to mandate businesses' operational practices conform to society's rules and values (Atkinson et al., 2016; Størkersen et al., 2016).

The participants all want to ensure that laws are put in place to help their businesses thrive and resist the adverse effects of financial implications. There is an opportunity for the government to create regulations that will protect small businesses from the external forces that are often shaping domestic regulations. P6 explained that there is an opportunity for policymakers and public service administrators to look at the impact of financial services laws that are financially burdening the small businesses and affecting how owners can conduct business.

Sometimes, different regulations create financial implications for small businesses that have to draw on scarce resources because of administrative expenditures and wages to ensure regulatory compliance (Kitching, 2006; Lennon & Sobel, 2017). If the regulations are too costly, businesses could become unsustainable. However, businesses must be mindful that Regulations are. Therefore, regulations must ensure that businesses are not infringing on other businesses and stakeholders (Guash, 1999). There is an opportunity for the government to intentionally engage the small business sector to contribute their ideas to how board-based regulations affect the businesses (Cárcaba et al., 2017; Nabatchi, 2014).

**Economic development and growth.** All participants postulated that their respective businesses' economic development and growth are contingent on the policies of the ruling government. P1, P3, P4, and P6 explained that the government's regulations must help improve the economic growth and development of small businesses in the market. The peer reviewed articles revealed that the small business sector plays an integral role in the economic development of most free economies (Saleem, 2017). The

institutional theory, in this instance, can be interpreted as an environment as an institution. The small business owners are concerned that the government as an institution is not creating a normative, innovative, and profitable opportunity that motivates the small business owners to increase business activity and economic prosperity. P3 stated, “Whatever government can do to stimulate the economy would in turn help small businesses to engage in more expansion and economic development of their businesses and product offering.”

The literature review revealed that it is the government's responsibility within a democracy to foster an environment where the regulations drive innovation and competitiveness (Marri et al., 2017). If the government wants to understand how it can create hospitable regulations that can facilitate the growth and development of particularly small businesses. If small businesses want to improve their product offerings, the government must ensure that regulations are essential and that the Territory economy must be healthy (Feldman et al., 2016; Ribeiro-Soriano, 2017). P4 stated, “If the economy grows, the businesses will grow, and if the businesses grow, the economy will grow.” Bolleyer & Smitrnova (2017) and Hannesson (1985) argued that if the government wants effective business regulations beneficial to small businesses, it must consider a situational analysis evaluating how stakeholders will be affected. The small business owners will then have an opportunity to play an integral role in enhancing regulations that can help expand the product offering of the business (Riberiro-Sariano, 2017).

Growth in business is linked to a healthy, hospitable environment not constrained by the government's regulatory environment (Herrera and Kouamé, 2017). The literature review showed that the elected government shapes the development within an economy (Turner et al., 2016). P1 revealed that the economic growth of small businesses is contingent on the political climate and political leadership. P6 expressed that political leaders continue to implement "one-size-fits-all business regulations that adversely impact the economic viability, development, and growth of small businesses." P5 explained that small businesses experience growth based on how Government regulations encourage innovation.

P2 explained that it is the government's responsibility to ensure that its laws facilitate growth by creating the scope and opening up opportunities to make businesses grow. P4 added that businesses need to understand how they are profitable. Small businesses can captivate and survive in the market if there are positive triggers within regulations contributing the job creation and productivity within those establishments (Igwe, 2016; Igwe, Ogundana, Egere, & Anigbo, 2018). P1 and P5 expressed that businesses are not expanding their scope because the government adjusts its laws to attract an enabling environment through proper and efficient regulations. P3 and P6 further explained that regulations must be there to help businesses to gain a competitive advantage. Small businesses are looking at how the regulations would help make a profit, and regulations must help businesses achieve much more. This can happen through proper regulations where the business needs to be in a position to offer goods and

services at a competitive rate. Also, there is a need to help us, as small businesses grow and expand to medium-sized or large businesses.

The institutional theory holds that elected governments create regulations that impose limitations on small business owners, sometimes leaving them no choice but to conform to the already legal rules (Lopes and Sá-Soares, 2014; Vadeboncoeur & Vadeboncoeur, 2015). There is an opportunity for the government to engage in two way dialogue on good government principles of accountability and transparency. One of the universal perspectives found in the literature review revealed that it is the government's responsibility to be responsive to stakeholders' needs, in an accountable way (Keping, 2018). “If political leaders are going to provide for economic growth and opportunity, BVI locally owned businesses must come first” (P6). This is an opportunity for the government to promote stakeholder consultations. The collective perspective is that the political directorate should focus on stakeholders' needs and expectations to ensure successful outcomes.

**Financial obligation.** All participants expressed that the fees and taxes mandated through law do have a financial strain on their business operations. One participant wants the government to ensure that business regulations focus more on the economic growth and development of small businesses in the economy rather than on government revenue (P6). The literature review revealed that while monetary and financial regulations should focus on investment growth, there is no guarantee that small businesses will benefit or see positive benefits of growth and development (Adelzadeh & Padayachee, 1994; Koranteng et al., 2017). When this phenomenon is juxtaposed with

the Institutional theory, the analysis shows that the government as an institution is solely responsible for the legal and economic pressures brought on by the business regulations. Business regulations, in turn, affect the operations of small businesses.

The good governance holds that the government must be accountable and must consult with stakeholders during the rulemaking process, especially on the rules of economic implications (Begovic et al., 2017; Cárcaba et al., 2017; Gisselquist, 2012). If the government wants small businesses to play an essential role in the development and growth in any economy, policymakers may consider assessing and validating the concerns of the owners in the industry. Additionally, there is an opportunity for the government to take the necessary steps that would enable stakeholders, including public service agencies, to bring value to the economy.

All small business owners explained that the government should not create regulations that adversely impact small businesses. The literature review showed that some regulations create an adverse effect on the business's economic growth and economic development (Guasch & Hahn, 1999). The small businesses are struggling to conform to the government's regulations, and they want the government to consider the financial impact of such decisions on the operations of those establishments (Vandeboncoeur & J, 2015). The principle of good governance provides that governments show that the principles of accountability and transparency are committed and amenable to making processes and procedures flexible (Aktan & Özler, 2008). P2 believes that there is an opportunity for policymakers and public administrators to

consider softening how it applies the business regulations to small businesses, for they are creating a financial burden on business operations.

All participants explained that they struggle to move on and are concerned that there is no lifeline from government and public service institutions to ensure financial support. As a rulemaking institution, the government must try not to deter small business investment, but rather to ensure that regulations are designed not to infringe on businesses' ability to promote investment (Montagnes & Wolton, 2017). The small business owners recommended a change in regulations, particularly those with fees and taxes, the government can consider advanced information disclosure sharing at least one year before implementation. The assumption in this paper that the growth and economic development of small businesses are more successful when the government engages the stakeholders so that they can prepare for the change and it will allow the business owners to readjust their finances (Flax-Brutus, 2017; Potter, 2018).

Small businesses must respond to the financial obligations set out in the business regulations as these establishments indirectly influence the economy as a whole (Montagnes & Wolton, 2017). Effective regulations help to benefit society once there is consultation, and the financial obligations are a reasonable cost (Tomain, 2016). The institutional theory holds that the government, as the shapers of laws, should consider the needs of the small businesses and how their decisions affect the processes and structures within an organization (Meyer and Rowan, 1977). Under the good governance concept as a matter of accountability, the government must create an opportunity for dialogue with organizations to improve public consultation and encourage economic activity.

Creating an opportunity for discussion will help ensure a well-functioning private sector market (Woodrow Wilson, 1887).

**Hospitable business environment.** All six participants explained that assisting businesses with creating a hospitable environment means providing a high standard of service that allows for repeat and new customers. Small business owners collectively call on the government, both the policymakers and public administrators, to create a welcoming business environment. The institutional theory holds that the government has an opportunity to create laws to set the standards that will allow small businesses to thrive in a hospitable way. Furthermore, through creating and establishing the laws, the government can facilitate a vibrant market economy (Hodgson, 2015; Kitching et al., 2015, 2016; Polanyi & MacIver, 1944).

One critical standard for driving a hospitable business environment is the government's hiring policies through regulations. "Employment is the driving force behind any economic development" (Government of the Virgin Islands. 2016, p. 94). All participants expressed that the government must put in place measures to enhance the hiring of appropriate human resources, particularly in the tourism sector which is a service and hospitality oriented. "The services sector provides more economic stability than the "traditional" non-services sector" (Government of the Virgin Islands. 2016, p. 107). Since the 1990s, the government's legislation gave indigenous population are to be first preference in hiring (Cohen, 2001). As the regulator, the government should put processes and structures that create an enabling environment for businesses. If the

government expects small business owners to conform to regulations, open dialogue can enhance the adaption and adoption process (Lundberg & Hysing, 2016).

The good governance principle of accountability focuses on the importance of stakeholders being allowed to provide recommendations with the highest level of respect. The government is in a position to strongly influence and affect businesses' actions in terms of the treatment of one stakeholder over the other (Kraft and Furlong, 2019). There is an opportunity for the government to engage small business owners to revisit the policy and improve trust and confidence in the government's systems and processes (Johns and Saltane, 2016). In terms of transparency about the hiring policy, the government can assess its procedures to ensure that the processes make lives more comfortable and not difficult for business owners (Ljungholm, 2015).

### **Emergent Theme 3: Public Consultation and Transparency in Achieving Responsible Actions**

**Public consultation.** All participants mentioned the need for engagement as they responded to questions 3, 4, 5, 6, 7, 8, 10. All of the participants consistently said that public service agencies need to engage small business owners in the public consultation process by sharing information and dialogue. There is an opportunity for public service agencies to build trust through developing partnerships with the public through engagement (Barros & Sampaio, 2016). The small business owners explained that they want information. They want to share their ideas in the public consultation process to help shape the regulations that will affect their establishments. The institutional theory holds that the government sets the environment and standards that the business industry

must conform to and operate within (Lopes and Sá-Soares, 2014; Vadeboncoeur & Vadeboncoeur, 2015). The government shapes small business owners' behaviors (Kraft and Furlong, 2019). One assumption in this study is that the government is not meeting the tenets of democracy because of insufficient public engagement on regulatory matters. The good governance principle of accountability notes that there is an obligation on the government to ensure stakeholder involvement and commitment to rulemaking (Olsen, 2015).

All of the participants have mentioned the need for engagement as they responded to questions 3, 4, 5, 6, 7, 8, 10. All of the participants consistently said that public service agencies need to engage small business owners in the public consultation process through the sharing of information and dialogue. There is an opportunity for public service agencies to build trust through developing partnerships with the public through engagement (Barros & Sampaio, 2016). The small business owners explained that they want information. They want to share their ideas in the public consultation process to help shape the regulations that will affect their establishments. The institutional theory holds that the government sets the environment and standards that the business industry must conform to and operate within (Lopes and Sá-Soares, 2014; Vadeboncoeur & Vadeboncoeur, 2015). Small businesses' behaviors are shaped by the actions of the government (Kraft and Furlong, 2019). The assumption in this study is that the government is not meeting the tenets of democracy because of insufficient public engagement on regulatory matters. The good governance principle of accountability

notes that there is an obligation on the government to ensure that there are stakeholder involvement and commitment to rulemaking (Olsen, 2015).

According to all the participants, there are opportunities for the government to create meaningful dialog and consultation with stakeholders. However, the government does not create an opportunity for discussion. Based on improving the regulatory process, policymakers and public service institutions can ensure an effective democratic process in shaping the regulations so that there are accountable administrative steps in place to strengthen the economy (Cini, 2015; De Graaf, & Paanakker, 2015; Gberevbie et al., 2014; Hooghe & Quintelier, 2014; Waheduzzaman & Mphande, 2014; Warren & Gastil, 2015;).

The institutional theory holds that people feel hamstrung because the government is creating regulations and dictating the rulemaking process to influence behavior, rather than ensuring a consultation process to allow for stakeholder partnership in building the economy. P1, P3, and P4 explained that public consultation with stakeholders would help them avoid feeling hamstrung when implemented. The government can initiate a consultation process to be put in place to create opportunities for transparent and accountable, active, and responsive dialogue between government and stakeholders (Pratiwi and Sari, 2017).

Additionally, all the small business owners are concerned that there is no particular process or structure that would allow them to learn about getting their voices heard in the rulemaking process. The institutional theory holds that the government has a responsibility to set the required standards. However, the government must exhaust all

efforts to get all the information to small businesses to get their perspectives. The good governance principle of accountability holds that the government operating in a democracy is obligated to engage the stakeholders in a structured way (Cárcaba et al., 2017).

Participant one is concerned that there is no reporting structure to give constructive and proper feedback. The literature review shows that any government operating in a democracy is responsible for ensuring deliberate public engagement in a structured way. All of the participants interviewed expressed that often they do not understand the objectives of the regulations that the government is implementing. The government has a responsibility to consult the public on decisions so that small business owners can have a voice and explain the potential effects of the regulations on business operations (Olsen, 2015). There is an opportunity for the government to engage small businesses in ensuring accountability to good governance practices (Albright & Koebele, 2016).

P2 is concerned that public service agencies and the elected officials need to make it a priority to sit and discuss the regulations with the appropriate stakeholders, and not the boys on the corner. It is the responsibility of the government to engage stakeholders directly or indirectly intentionally and incorporate comments of the small business owners to inform business regulations (Addink, 2019; Bouchard, 2016; Brydon & Vining, 2016; Kamlage, & Nanz, 2017, 2017b; Lundberg & Hysing, 2016). If the government expects to initiate successful regulations, they need to garner helpful feedback ahead of the announcement to ensure that stakeholders' preferences are taken

into consideration (Crane, 2018). The objective is to ensure accountability and transparency of the process, and it will ensure that the correct stakeholders are being reached when shaping the regulations. The government in shaping the regulations as an institution will need to engage in public consultation to set the appropriate standards (Vadeboncoeur & Vadeboncoeur, 2015).

Additionally, P2 believed that ministers and public officers should not approach creating or implementing business regulations with preconceived ideas. Small business owners want to partner with the government to develop regulations rather than having laws passed from the perspective that does not accurately reflect the small business stakeholders' realities in the inns and villa space (Barros & Sampaio, 2016). The government must ensure that it engages the stakeholders in public consultation to ensure that set standards lead to change within the small business organizations.

Participant 2 expressed that the priority should be on how the government can get information to small businesses before implementing business regulations. One perspective of good governance is that stakeholders must have access to information ahead of implementing the regulations. (Keping, 2018; World Bank, 1989, 1992). In this regard, the government's responsibility as the regulator is to create a transparent process that can improve accountability (Shook, 2013). The structures put in place by the government, in a controlled way, can help small business owners with improving the operations of their organizations through creating opportunities that drive and promote trust and economic growth (Asaolu et al., 2016). In making this process effective, the

government can take deliberation actions and intentionally engage the small business owners towards building trust and developing a partnership (Barros & Sampai, 2016).

There are no clear guidelines written anywhere regarding participation in the rulemaking process, the participants explained. P2 and P4 want the rulemaking process and consultation to be enshrined, enforced, and standardized. Regulations are the avenue through which governments mandate that businesses' operational practices conform to the rules and values of society (Atkinson et al., 2016; Størkersen et al., 2016). Small business owners want a transparent process for accessing information. There is an opportunity to collaborate with stakeholders in the small business industry to ensure a profitable business environment.

If the government expects to strengthen its engagement with the small business owners, it can consider creating a structured guideline with ground rules for public information sharing, engagement, and consultation in the rulemaking process (Elian, 2016; McNollgast, 1999; Shapiro, 1996; Shapiro & Moran, 2016). The Virgin Islands government can adopt the United States' note and comment section in the Administrative Procedures Act (Edgar, 2017). The institutional theory holds that the process, structure, and procedures that drive regulations, regulations, or constitutions should serve as an appropriate guideline integrated into the operations to institutions as a mandatory process (Meyer and Rowan, 1977).

As an institution, the government should set standards that encourage stakeholders to participate in the consultation process (Elias, 2016; McNollgast, 1999; Shapiro, 1996; Shapiro & Moran, 2016; Vadeboncoeur & Vadeboncoeur, 2015). P2, P4,

and P6 expressed that when the government intends to make its decisions mandatory, people should be informed to prepare themselves for the change (P2; P4; P6).

Additionally, the absence of public consultation in business regulations is challenging because there is no time to prepare the business operations and financials for the change (P1; P2; P4).

There is an opportunity for public service institutions to be accountable through institutionalizing the structures and processes so that the government is responsive to this process in a timely and responsible way (Keping, 2018; World Bank, 1989; 1992). The government can ensure a transparent process of the public consultation process. There is an opportunity for the note and comment process to be enshrined in the rulemaking and public consultation process so that there is a formal and standardized process that required public service agencies to consult the people first and discuss and hear their views (Edgar, 2017; Fuchs, 1938; Johns & Saltane, 2016).

If the government wants to promote compliance with its business regulations, it must establish guidelines that allow policymakers to ensure that regulations are do not infringe or impact business activity (Guash, 1999; Hodgson, 2015; Kitching, 2016; Kitching et al., 2015; Polanyi & MacIver, 1944). There is an opportunity for public service agencies to create an environment that encourages small businesses to adopt and easily formalize the regulations within their organizations. Additionally, to ensure that a similar note and comment process is included, the government should take good governance strategies to ensure accountability through auditing the consultation process (Asaolu et al., 2016; Keping, 2018). There is an opportunity for the government to

intentionally and deliberately engage small businesses so that they can contribute to the shaping and making amendments that would improve the regulations and businesses community overall (Barros & Sampaio, 2016; Edgar, 2017; Keping, 2018; Sharon et al., 2016).

**Transparency.** Access to information helps build awareness, preparedness, and trust between policymakers and stakeholders (Goedhuys et al., 2016).

All of the participants confirmed that they do not know or understand what processes are in place for receiving information to participate in the making of regulations. The lack of understanding of the rulemaking process is an indication that there is no deliberate action or intentional efforts by the government to engage the public in rulemaking (Barros & Sampaio, 2016).

Participants expressed that they learn about business regulations at varying intervals and through different communication channels. For example, P1 learned of the business regulations through word of mouth from people in the community and from the district representative through Facebook, reading newspapers, House of Assembly meetings, or employees. P2 learned of business regulations during the implementation stage and sometimes when it is read during the House of Assembly. P3 got information at the conception stage because of existing relationship with many persons who work in different public service agencies within the government. The drafting and “[d]ecision making in respect to regulatory design and review happens first and foremost in the policy and political domain” (Manch, 2017, p.72).

P4 and P6 learned of business regulations after implementation through press releases from the Department of Information and Public Relations, local newspapers, radio, television, and House of Assembly. Participant 5 learned business regulations during the implementation stage from the BVI Chamber of Commerce Hotel Association and social media, specifically Facebook. The literature review revealed that stakeholders should have access to information and be aware and knowledgeable about the regulations' contents ahead of implementation regulations (Keping, 2018; World Bank, 1989, 1992).

There is no known structured approach to how information is made available and made available to the stakeholders. There is no process for publishing information or making it possible to the public, and there is no clarity regarding time timing information is released and through the different phases. As mentioned earlier in the public consultation section, the government has an opportunity to set standards to formalize, and allow for a consistent flow of information (Vadeboncoeur & Vadeboncoeur, 2015).

In analyzing this phenomenon through the lens of the good governance principle of accountability, the stakeholders expect to have a voice in the rulemaking process. There is an opportunity to have a controlled mechanism that will give the small business owners clarity regarding a consistent approach for tracking information flow (Olsen, 2015). All of the participants advised that when the government intends to embark on regulations that could affect businesses' operations, public officials, and public service agencies should meet with the small business owners in the various districts to get recommendations.

The good governance principle of accountability shows that the public wants to have a voice in the rulemaking process (Olsen, 2015). P3, P4, and P6 do not want to feel forced to listen to the radio to learn about regulations. There is the need to have a controlled mechanism that will give the small business owners clarity regarding a consistent process for tracking the flow of information (Olsen, 2015). All of the participants advised that if the government is going to embark on regulations that affect the way business is conducted, it is important that the policymakers take the time out and meet with the different small businesses in the various districts to get valuable input and recommendations.

Once accountability is achieved through the process, transparency follows as people need to be advised with how they can contribute to the process. It is therefore important for the government, ahead of the implementation of laws, to make documents publicly available, easily accessible, and presented clearly so that people can understand and contribute effectively to the development of regulations (Addink, 2019; Lourenço, 2015; Pratiwi & Sari, 2017; Sharon et al., 2016). There is an opportunity to introduce the notice and comment framework of the Administrative Procedure Act (Edgar, 2017).

### **Direct and Indirect Impact**

The purpose of this qualitative case study was to explore the direct and indirect impact of business regulations on the economic growth and development of small businesses in the BVI. This section will focus on the direct forcible consequence and indirect, unintentional consequence of business regulations, whether positive or negative, on its growth and development. Participants responded to question one: In what ways

have business regulations affected your business operations' economic growth and development?

Businesses want the government to have transparent procedures that create an enabling environment that fosters growth and development (deGraaf & Banakker, 2015; European Commission, 2017). The businesses had to prioritize paying the new fees to observe the shock and delay entitled increments. All participants expressed that imposed fees in business regulations directly impacted the finances of their business operations. For example, P2 and P5 had to pay the National Health Insurance and increased labor fees to avoid the consequences of noncompliance. The indirect impact was that employees could not receive their Christmas bonuses and, as a result, became dissatisfied. The business had to prioritize paying the new fees to observe the shock and delay entitled increments. The indirect impact here would be a lack of additional funding to make purchases in other parts of the economy.

P1 and P6 expressed that the different regulations requiring an increase in fees hindered the business from expanding and hiring staff. P1 decided not to hire needed additional staff to address to meet the financial requirements stipulated in the regulations. In both instances, the participants expressed concerns that insufficient time to prepare for implementing the new fees compromised the quality of service due to lack of personnel and the opening hours during the peak season.

P6 explained that to keep the business operational tough decisions were made to lay off employees so that the businesses could meet the labor code's revised fees. P4 made a few positions redundant and lay off staff. The business regulations directly

created a negative economic impact on business by way of unemployment. P2 said, "The volume of business has not increased, but the expenditure increase due to the changes in the regulations." Business owners were forced to choose between closing the businesses versus downsizing to remain open. The indirect impact was families with less disposable income due to unemployment.

All participants expressed that prior public consultations on the different pieces of regulations would have put them in a better position to strategically plan and forecast their budgets to meet the regulations' requirements. The business regulations are an enforcement mechanism instituted by the government as an accountability tool to ensure that the small businesses operate within the sector's guidelines. The participants are concerned with the lack of transparency in making the regulations that would have allowed them to actively engage the government in creating more conducive legislation shaped by the business sector.

### **Limitations of Study**

In order to ensure the trustworthiness of this study, the information collected followed a sequenced methodology that helped increase the study's credibility, reliability, and validity. It is noted that "[t]he trustworthiness of data collection can be verified by providing precise details of the sampling method and participants' descriptions. (Elo et al., 2014, p.8). While data only reflects the natural experience, I analyzed the causal relationship from varied perspectives: transparency, accountability, institutional theory, and the Administrative Procedures Act. The six interviews and different analytical tools have led to validity checks. Confirmability was achieved by managing my personal

biases, perception, and preferences (Elo et al., 2014). For example, I focused on creating the precodes and themes from the literature review ahead of the interviews to facilitate the transparent synthesis of information collected. Despite this good experience, there were limitations to the study.

I was the instrument for collecting the information for this study. The limitation at the beginning of the study was my senior position within the public service. As a result, participants found it difficult to separate my government role from that of a student. Therefore, a copy of the consent form was crucial in gaining access to the field. By providing this evidence from Walden University, I was able to access my sample successfully. Additionally, the consent form included a critical section that reinforced the assurance that participants' names and establishments would be kept in the strictest confidence.

### **Recommendations for Action**

Several recommendations are coming out of this study. The study results showed many instances of repetition, where all the participants wanted to be a part of the rulemaking process. The participants wish to access to information and in a structured and transparent way. They want to know where they can consistently get access to information during the rulemaking process and how they can be included in the process. Additionally, all participants want to ensure that they create a hospitable business environment as they contribute to the development of the economy. The recommendations, therefore, include the following:

**Amendment to laws.** Kitching et al., 2015 in referencing Fligstein (1996) and Polanyi (1957), expressed that regulations are essential to any economy in terms of creating viable market opportunities for small businesses. Regulations are “partly constitutive of markets, playing a necessary and fundamental role in enabling production, exchange, and consumption” (Kitching et al., 2015, p136). In addition, the “regulation of price and access, or a breakup of the monopoly company, is needed to approximate the outcome of a competitive market (Schiavo-Campo & Sundaram, 2000, p.21).

In contrast, regulations that require behavioral change do impose “administrative burdens and compliance costs that constrain performance” of small businesses (Kitching, et al., 2015, p 136). This study I have conducted revealed that proposed and implemented business regulations where taxes and fees are introduced without public consultation, particularly those of high interest to stakeholders, impact the growth of businesses.

There is an opportunity for the government to consider updating different regulations and involving small business owners. If the government wants conformation to the regulations through open commitment rather than force. The objective is for the government to build trust in an environment where democracy is essential. Regulations affect whether small businesses remain open for business or sustainable. Additionally, regulations also affect how a business can grow economically or develop and contribute significantly to the health of the economy.

**Drive commerce.** If the government wants regulations to be business friendly, it must drive commerce. There is an opportunity to strengthen the rulemaking process to

create practical regulations for small businesses to implement. If small businesses are to remain compliant with the cost and experience economic wealth, the regulations need to consider the impact on small businesses' operational success.

The small business industry needs to know the process for participating in public consultation to develop the regulations that will affect their industry. One recommendation is for the BVI Chamber of Commerce and Hotel Association, which has existed for the last 50 years, can play a more lobbying role and serve as a stronger intermediary in representing the small business population. This association has as its vision: “to be a confident and proactive voice for the business sector and a driving force for business development and economic growth” (BVI Chamber of Commerce and Hotel Association, 2020). There is an opportunity for the chambers to be more engaged in managing the small business owners' concerns and to provide representation in a more intrinsic way. This commitment will help them to fulfill their mission “to empower, educate and equip BVI businesses for their success and growth” (BVI Chamber of Commerce and Hotel Association, 2020).

Another recommendation is the enactment of a Small Business Act to “clear all ambiguities existing within the sector” and to ensure that businesses within the economy are not disadvantaged by those laws that are made to make larger businesses operate effectively (Lewis-Ambrose, 2009, p. 17). The objective is to drive growth and development and create a hospitable business environment through enacting regulations that received buy in from the stakeholders who will be affected. The literature review and data collected in this study have confirmed that the government must focus on

introducing and amending regulations in facilitating a prosperous business environment. The government will have to consider the need to introduce or deduce fees and tax, accountability and administrative processes in rulemaking, and investment promotion (Montagnes & Wolton, 2017; Thomas & Thomas, 2018; Tomain, 2016).

**Public consultation engagement.** Public consultation is a tool that will help the government to get a pulse of the business and their point of view. There is an opportunity for the public sector to become more effective and change the conversation from a lack of public consultation to consultation through rules that allow for different stakeholders' deliberate engagement. There is a consensus that “[g]ood regulatory decision making as part of the implementation of regulation requires: processes that support the effective collection, collation and analysis of information and facts (Manch, 2019, p.74). There is also an opportunity to hear what is stopping small business owners from achieving great success. There is an opportunity to understand what is affecting them positively or negatively. Put another way, institutionalizing public consultation into the rulemaking process ensures that public consultation becomes mandatory rather than conditional and encourages accountability (World Bank, 1989, 1992). There is a need to adopt a consultative procedure. If regulations are beneficial to stakeholders, there is a need for the institutional mechanisms and processes to be in place from inception to implementation (Bolleyer & Smirnova, 2017; Hannesson, 1985). There is also an opportunity for the government to offer training on how to write and respond to regulations so that stakeholders can contribute effectively to the rulemaking process.

**Administrative Procedures Act.** There is an opportunity for the government to incorporate an Administrative Procedures Act that includes the ground rules for public notification and public consultation. An APA would be appropriate for the territory as a regulatory tool designed to encourage public service agencies' integrity, transparency, and transparency. It will allow the government to conduct a cost benefit analysis and understand the impact of the regulations on small businesses beforehand. The APA can promote political and bureaucratic accountability and civic responsibility (Farah, 2014; Ostrom & Ostrum, 1971; Wilson 1887). There is an opportunity to recommend to public officials—both elected and appointed—the importance of establishing procedures that will allow for effective legislative and institutional mechanisms.

**Institutionalization of public consultation.** There is an opportunity to institutionalize the public consultation process. Stakeholders who want to be a part of the public consultation process should get access to information to become aware and knowledgeable about the regulations ahead of the implementation (Keping, 2018; World Bank, 1989; World Bank, 1992). Regulations can be beneficial to stakeholders. However, the institutional mechanisms and processes must be instituted and carried out from conceptualization and formulation to implementation and evaluation to ensure the effectiveness of the rule (Bolleyer & Smirnova, 2017; Hannesson, 1985).

There is an opportunity for the government to introduce a similar note and comment process as with the Administrative Procedures Act to ensure commitment and accountability to the public consultation process. The note and comment section should include: (a) The publishing of the notice by public service agencies for the public's

consumption through an official government outlet; (b) An invitation to interested persons and groups are invited to provide feedback and submit comments—written or electronically; and (c) once the comments are integrated into the final policy, a final public notice which includes the revised statement of purpose. By incorporating a note and comment section into the public consultation process, policymakers and public service agencies become accountable to a standardized information delivery process and auditing at any time (Keping, 2018; World Bank, 1989; 1992).

**Public consultation structure.** There is an opportunity for the government to consider putting in place a public consultation structure that allows stakeholders to contribute to the rulemaking process. There is an opportunity for the government to create guidelines that include transparent processes and structures regarding public consultation. The public should be engaged from the inception of regulations, particularly those with high interest to the public, rather than during or after implementation (Gisselquist, 2012). If people are going to be affected, they need to know when and how early they can prepare their businesses for the change. There is an opportunity for the government to decide the entire process—that is, public consultation at the departmental, ministerial, and legislative levels. Overall the objective is to improve accountability and promote democracy through public consultation opportunities that allow stakeholders to share their knowledge, ideas, and experiences about the topic of discussion (Ercan and Hendriks, 2013; Kuyper, 2012; Ney and Verweij, 2014).

### **Recommendations for Further Research**

In this qualitative case study, there are several recommendations for further research. The sample of participants was small, and there are opportunities to conduct a further study involving a larger sample size of participants and across varying sectors. Although data saturation was achieved after interviewing six participants on one island, there is an opportunity to talk to more businesses on other islands to ascertain if there are similar experiences. The larger the sample or the more people who can participate in the study reduce biases. The population's sample size is vital to the credibility of the study (Patton, 2015; McIntosh & Morse, 2015).

The study results showed that participants want to be a part of the Virgin Islands rulemaking process. There is an opportunity to research whether a note and comment section needs to be instituted within the Virgin Islands' public service to inform effective laws. The participants all have had very similar experiences with a lack of public consultation access in the rulemaking process. There is an opportunity to explore the rulemaking steps of the Administrative Procedures Act, 5 U.S.C. § 79-404 (1946);. However, it is specific to another jurisdiction; there is an opportunity to test the steps in the note and comment section and see if it can be applied to the making of public services regulations in the Virgin Islands. The participants want to access to information and in a structured and transparent way. People want to know where they can consistently get access to information during the rulemaking process and how they can be included in the process.

All of the participants in this research were owners of small business owners of inns and villas. There is an opportunity to research public service officers' perspectives of the public consultation process in the rulemaking process. The data may provide findings that would be beneficial for further strengthening the rulemaking process.

This study's findings may not apply to businesses' broader population, as the research is only specific to small businesses. It is not statistical and only reflects the participants' natural experiences, particularly inns and villas (Patton, 2015; Weis & Willems, 2017). Transferability using the same method of this study could be replicated and applied. Still, this study's results cannot be generalized across sectors, as each industry may have a unique experience. While this study's sample size is sufficient, it is not large enough to be generalized across the small businesses, particularly those whose services are offered all year round and are not constrained by the tourism sector, which is seasonal.

I also offer the following recommendation: (a) research on the financial implication of the lack of public consultation on governments when there is no public engagement; (b) because this study targeted one main island on Tortola in the Virgin Islands, a similar research be carried out on the sister islands namely Virgin Gorda, Anegada, and Jost Van Dyke, which may have a different experience with tourism; and (c) there is an opportunity to apply this study in regions across the Caribbean.

### **Application to Professional Practice**

This study's results may prove valuable to the current and future public service and elected officials as it will help strengthen the policy management and legislative

cycles within the public service. There is an opportunity to present the government's findings to help add value to the rulemaking process and achieve good governance.

In adopting the strategies, the government can improve its relationship with different stakeholders across different sectors of the economy because people would feel more engaged in shaping the laws that will affect them. The government can build trust in the public because people would become better informed as the government fosters participation through public involvement. The government can improve the democratic expectation of public service agencies and policymakers in ensuring a responsive, accountable, and transparent process.

This study can help the government operating in a democracy to understand strategies for holding each public service agency accountable to transparent public consultation standards. People will appreciate access to public information. They will understand the intentional steps by the government to involve them in the process of rulemaking. The feedback from a standardized process for all proposed policies and regulations may help the government get uncensored debate that can only strengthen regulations.

The government can put in place the necessary institutional regulations to mandate public engagement by all public service agencies. With a clear structure in place, public officers, public officials, and the public may be clear of their expectations. The information may help the public to understand how they can participate in the process of rulemaking. The public administrators may be better positioned to coordinate

the institutional arrangements and place the appropriate administrative channels to facilitate effective rulemaking.

More importantly, by implementing the recommendations of this study:

1. The public service services can improve from conceptualization, formulation, and implementation of the regulations.

2. Senior managers within the public service can reexamine its current practices and improve the efficiency and effectiveness of the process.

3. The public service can save time and money if a transparent process or practical framework is in place as there will be productivity in creating beneficial laws that do not require continual amendments following implementation.

4. Purposeful public consultation can also mean clarity by the political directorate in communicating and executing the government's legislative agenda.

The results of this study may prove valuable to the current and future public service and elected officials as it will help to strengthen the policy management and legislative cycles within the public service. There is an opportunity for me to present the findings to the government to help add value to the rulemaking process and achieving good governance.

The government in adopting the strategies can improve its relationship with different stakeholders across different sectors of the economy because people would feel more engaged in the process of shaping the laws that will affect them. The government can build trust in the public because people would become better informed as the government fosters participation through public involvement. The government can help

to improve the democratic expectation of public service agencies and policymakers in ensuring a responsive, accountable and transparent process.

This study can help the government operating in a democracy hold each public service institution accountable to transparent public consultation standards. People will appreciate access to public information. They will appreciate the intentional steps by the government to involve them in the process of rulemaking. The feedback from a standardized process for all proposed policies and regulation may help government to get uncensored debate that can only strengthen regulations.

Government can put in place the necessary institutional regulations to mandate public engagement by all public service agencies. With a clear structure in place, public officers, the policymakers and the public will know what is expected of them, and everyone will know what they must do. The information may help the public to understand how they can participate in the process of rulemaking. Also, the public administrators will be in a better position to coordinate the institutional arrangements and put in place the appropriate administrative channels to facilitate effective rulemaking.

More importantly, by implementing the recommendations of this study, (a) the services of the public service can improve from conceptualization, formulation and implementation of the regulations (b) senior managers within the public service can reexamine its current practices and improve the efficiency and effectiveness of the process; (c) the public service can save time and money if a clear process or practical framework in place is in place as there will be productivity in creating beneficial laws that does not require continual amendments following implementation; and (d)

purposeful public consultation can also mean clarity by the political directorate in communicating and executing government's legislative agenda.

### **Implications for Social Change**

The results of this study may improve the government's public engagement and public consultation process concerning the creation of regulations by providing knowledge and strategies required for economic growth and development.

To ensure good governance, I must encourage accountability in transparent processes: Results may improve the government's public engagement and public consultation process to help people improve their human and social conditions.

Many people of the Virgin Islands have been citing concerns that they wish for the government to consult with them on the things that directly or indirectly affect them. Stakeholders in the business community have also voiced their concerns differently, expressing that both the policymakers and the public officers need to consider their challenges, and put regulations to strengthen and not hinder the business.

I am in a position to drive accountability and structured mechanisms. With a standardized process in place, the territory people can ensure that each proposed regulation considers civil society's needs. The economy and overall development will benefit from regulations shaped to encourage a hospitable business environment.

I am also in a position to drive transparency through recommending standard processes. By applying the knowledge gained from this study, the government may enable the growth and development of small businesses by developing effective policies that consider the needs and impact on society.

There is an opportunity for me to present the government's findings to help add value to the rulemaking process and achieve good governance. I am currently in an ideal position to assist with improving transparency by encouraging the improvement of decision-making. Results may improve the creation of regulations by providing knowledge and strategies that individuals and organizations will need to ensure economic growth and development. The results may enhance the rulemaking process if the government institutionalizes a phased public consultation process.

Additionally, the results of this study may prove valuable to the current and future public service and elected officials as it will help strengthen the policy management and legislative cycles within the public service. In adopting proposed strategies, the government can improve its relationship with different stakeholders across different sectors of the economy because people would feel more engaged in shaping the laws that will affect them.

Overall, the participants understand that they are operating within a representative democracy. However, they want to be a part of the engagement process. People want the information to make informed decisions and encourage public authorities to drive accountable and transparent administrative processes.

The government in adopting strategies can improve its relationship with different stakeholders across different sectors of the economy because people would feel more engaged in the process of shaping the laws that will affect them. The objective is to improve the Virgin Islands' regulatory process by enhancing communications between

the government and the public. By improving the rulemaking process, people would be more knowledgeable and educated about what is happening in their community.

I am passionate about public administration. I enjoy the fruits of public policy and I am committed to social justice. It is, therefore, important to me that people are informed and have access to information that would help them to make informed decisions, particularly those laws and policies that are of high interest for the public.

### **Conclusion**

The research question for this study was: “Does public consultation into proposed business regulations impact business growth in the Virgin Islands?” The purpose of this qualitative case study was to explore the direct and indirect impact of business regulations on the economic growth and development of small businesses in the Virgin Islands. I chose this study as there was a lack of research on how the presence or absence of public consultation in the rulemaking process of business regulations impacts the economic growth and development of small businesses. The data analysis strategy incorporated a case study that explored the experiences of participants who were owners of small villas mainly on the island of Tortola.

All of the participants in this research articulated their viewpoints well and were knowledgeable about how the laws affected their respective businesses. The small business owners in different ways have expressed the many ways that their establishments have been affected by various pieces of regulations. The interviews, allowed for the collection of quality data and an enjoyable learning experience. The small business owners' responses led not only to the data saturation but also in the

collection of valuable information that reinforces the proposed activism of its stakeholders and a governmental focus on participatory democracy.

There were several learning opportunities throughout this study and key important takeaways that will long be invaluable learning curves. The takeaways are as follows:

(a) **Consult me.** Engage me now, not later. As a stakeholder, I want to be involved in the things that will affect me and my establishment so that I can contribute to maintaining and sustaining a healthy economy. .

(b) **Institutionalize it.** Public service agencies must tell me and they must be held accountable. In other words, as a stakeholder, I need to know what you are doing, I need to understand how you are doing, and I need to know so put the intrinsic process in place so that I do not have to wonder.

(c) **We are a monolithic society.** Do not see all businesses operating as one. We are not one-size-fits-all, so consider our uniqueness and enact laws that will help to bolster a hospitable business environment. They want to be treated differently to the larger businesses.

(d) **Empower me.** Small businesses want regulations to ensure empowerment and not create adverse effects on their businesses. In other words, once you involve me in the creation process, I will take ownership for effective adoption and implementation.

(e) **Advance preparation.** Regulations affect how a business can grow economically or develop and contribute significantly to the overall health of the economy. This means, tell me about what you are doing from the onset; do not wait until things are cast in stone. Together we can create a hospitable business environment.

(f) **Make us successful.** The government needs to view regulations as the avenue for creating small business success. Give us a chance and let us tell you how we can help you create regulations that hold business accountable and profitable for the economy at the same time.

(g) **Build trust.** There is an opportunity for public officials and public officers to build trust in the government's role as good governance gatekeepers. If the government wants to create an environment where there is a hospitable business environment, it is essential to pay attention to the participants' concerns in this study.

Overall the small business owners would like to see amendments to the different pieces of regulation. The owners want the government to engage them in creating policies and not at the time of implementation. There is an opportunity for the government to institutionalize public consultations to form an intrinsic part of the democratic economy. The institutional theory and good governance concept helped provide a clear understanding of the direct or indirect impact of the rulemaking on small businesses with no public consultation. The 'note and comment' section of the Administrative Procedure Act also provided a proposed guide for the government to regulate the notification and public consultation of high interest matters to the stakeholders.

This dissertation journey presented an opportunity for me as a scholar and a public officer to have awakening moments and indeed I did. It was important for me to understand how public consultation affects the creation of a hospitable business environment through small businesses. Additionally, I wanted the opportunity to

understand how public consultation can be systematically captured and analyzed using good governance principles—transparency and accountability.

## References

- Abas, M. (2019). Public policy and governance: Theory and practice. global *Encyclopedia of Public Administration, Public Policy, and Governance*, 1-7.  
[https://doi.org/10.1007/978-3-319-31816-5\\_3699-1](https://doi.org/10.1007/978-3-319-31816-5_3699-1)
- Acs, Z. J., Estrin, S., Mickiewicz, T., & Szerb, L. (2018). Entrepreneurship, institutional economics, and economic growth: An ecosystem perspective. *Small Business Economics*, 51, 501-514. <https://doi.org/10.1007/s11187-018-0013-9>
- Adelle, C., Macrae, D., Marusic, A., & Naru, F. (2015). New development: Regulatory impact assessment in developing countries—Tales from the road to good governance. *Public Money & Management*, 35(3), 233-238.  
<https://doi.org/10.1080/09540962.2015.1027500>
- Adelzadeh, A., & Padayachee, V. (1994). The RDP white paper: Reconstruction of a development vision. *Transformation*, 25, 1-18.
- Addink, H. (2019). *Good governance: Concept and context*. Oxford University Press.
- Addy, G. N., & Cruz La, T. (2016). *Improving the regulatory and business for BSOs supporting MEs in the Caribbean OCTs: A study to assess the regulatory and business enabling environment for doing business in the Caribbean OCTs*. European Union, British Virgin Islands: Business Regulations Caribbean OCTS.
- Adler, E. (2013). Constructivism in international relations: Sources, contributions, and debates. In W. Carlsnaes, T. Risse, & B. A. Simmons (Eds.), *Handbook of international relations*, 2, (pp.112-144). Thousand Oaks, CA: SAGE.  
<https://doi.org/10.4135/9781446247587>

- Aktan, C. C., & Özler, H. (2008). Good governance: A new public managerialism. *Review of International Law and Politics*, 4 (14), 165-187.
- Al-Aufi, A. S., Al-Harhi, I., AlHinai, Y., Al-Salti, Z., & Al-Badi, A. (2017). Citizens' perceptions of government's participatory use of social media. *Transforming Government: People, Process, and Policy*, 11(2), 174-194.  
<https://doi.org/10.1108/tg-09-2016-0056>
- Alcaide Muñoz, L., & Rodríguez Bolívar, M. P. (2015). Determining factors of transparency and accountability in local governments: A meta-analytic study. *Lex Localis—Journal of Local Self-Government*, 13(2), 129-160.  
[https://doi.org/10.4335/13.2.129-160\(2015\)](https://doi.org/10.4335/13.2.129-160(2015))
- Andersen, S. C., & Loftager, J. (2014). Deliberative democratic governance. *Administrative Theory & Praxis*, 36(4), 510-529. <https://doi.org/10.2753/atp1084-1806360404>
- Anderson, W. (2017). Factors affecting small & medium enterprises (SMEs) start-up and growth in Tanzania. *Pan-African Journal of Business Management*, 1(1), 1-26.
- Artecona, R., & Bustillo, I. (2015, July). *Global financial rulemaking and small economies*. Santiago, Chile: United Nations. Retrieved from [https://repositorio.cepal.org/bitstream/handle/11362/38866/S1500637\\_en.pdf;sequence=1](https://repositorio.cepal.org/bitstream/handle/11362/38866/S1500637_en.pdf;sequence=1)
- Asaolu, T. O., Adedokun, S. A., & Monday, J. U. (2016). Promoting good governance through internal audit function (IAF): The Nigerian experience. *International Business Research*, 9(5), 196-204. <https://doi.org/10.5539/ibr.v9n5p196>

- Atkinson, C., Mallett, O., & Wapshott, R. (2016). "You try to be a fair employer": Regulation and employment relationships in medium-sized firms. *International Small Business Journal*, 34(1), 16-33. <https://doi.org/10.1177/0266242614541992>
- Barclay, K., Voyer, M., Mazur, N., Payne, A.M., Mauli, S., Kinch, J., Fabinyi, M. and Smith, G., (2017). The importance of qualitative social research for effective fisheries management. *Fisheries Research*, 186, 426-438. <https://doi.org/10.1016/j.fishres.2016.08.007>
- Barros, S. R., & Sampaio, R. C. (2016). Do citizens trust electronic participatory budgeting? Public expression in online forums as an evaluation method in Belo horizonte. *Policy & Internet*, 8(3), 292-312. <https://doi.org/10.1002/poi3.125>
- Bartlett, L., & Vavrus, F. (2017). Comparative case studies: An innovative approach. *Nordic Journal of Comparative and International Education*, 1(1). <https://doi.org/10.7577/njcie.1929>
- Basit, T. (2003). Manual or electronic? The role of coding in qualitative data analysis. *Educational Research*, 45(2), 143-154. <https://doi.org/10.1080/0013188032000133548>
- Basri, H., & Nabiha, S. (2014). Accountability of local government: The case of Aceh province, Indonesia. *Asia Pacific Journal of Accounting and Finance*, 3(1), 1-14.
- Bazeley, P., & Jackson, K. (Eds.). (2013). *Qualitative data analysis with NVivo*. Thousand Oaks. CA: SAGE.
- Bee, C., & Pachi, D. (2014). Active citizenship in the UK: Assessing institutional political strategies and mechanisms of civic engagement. *Journal of Civil Society*,

10(1), 100-117. <https://doi.org/10.1080/17448689.2014.895604>

- Begovic, M., Linn, J. F., & Vrbensky, R. (2017). *Scaling up the impact of development interventions: Lessons from a review of UNDP country programs* (Brookings Global Working Paper Series 101). Retrieved from <https://www.brookings.edu/wp-content/uploads/2017/03/global-20170315-undp.pdf>
- Belas, J., Belas, L., Cepel, M., & Rozsa, Z. (2019). The impact of the public sector on the quality of the business environment in the SME segment. *Administratie si Management Public*, 32, 18-31.
- Bennett, R. J. (2014). *Entrepreneurship, small business and public policy: Evolution and revolution*. New York, NY: Routledge. <https://doi.org/10.4324/9780203078624>
- Beshi, T. D., & Kaur, R. (2020). Public trust in local government: Explaining the role of good governance practices. *Public Organization Review*, 20(2), 337-350. <https://doi.org/10.1007/s11115-019-00444-6>
- Biermann, F., Stevens, C., Bernstein, S., Gupta, A., Kanie, N., Nilsson, M., & Scobie, M. (2017). Global goal setting for improving national governance and policy. *Governing Through Goals: Sustainable Development Goals as Governance Innovation; MIT Press: Cambridge, MA, USA*, 75. Retrieved from <http://doi.org/10.1016/j.cosust.2017.01.010>
- Binderkrantz, A. S., Christiansen, P. M., & Pedersen, H. H. (2014). A privileged position? The influence of business interests in government consultations. *Journal of Public Administration Research and Theory*, 24(4), 879-896.

<https://doi.org/10.1093/jopart/muu028>

Binderkrantz, A. S., Christiansen, P. M., & Pedersen, H. H. (2015). Interest group access to the bureaucracy, parliament, and the media. *Governance*, 28(1), 95-112.

<https://doi.org/10.1111/gove.12089>

Bolleyer, N., & Smirnova, V. (2017). Parliamentary ethics regulation and trust in European democracies. *West European Politics*, 40(6), 1218-1240.

<https://doi.org/10.1080/01402382.2017.1290404>

Bouazza, A. B., Ardjouman, D., & Abada, O. (2015). Establishing the factors affecting the growth of small and medium-sized enterprises in Algeria. *American International journal of Social science*, 4(2), 101-115.

Bouchard, N. (2016). The dark side of public participation: Participative processes that legitimize elected officials' values. *Canadian Public Administration*, 59(4), 516-537. <https://doi.org/10.1111/capa.12199>

Bovens, M., Goodin, R. E., & Schillemans, T. (Eds.). (2014). *The Oxford handbook public accountability*. Oxford University Press.

Bowen, G. A. (2008). Naturalistic inquiry and the saturation concept: A research note. *Qualitative research*, 8(1), 137-152.

<https://doi.org/10.1177/1468794107085301>

Bruton, G. D., Ahlstrom, D., & Li, H. L. (2010). Institutional theory and entrepreneurship: where are we now and where do we need to move in the future?. *Entrepreneurship theory and practice*, 34(3), 421-440.

<https://doi.org/10.1111/j.1540-6520.2010.00390.x>

- Brydon, M., & Vining, A. R. (2016). Combining citizen participation and expert analysis: a wild, wild horses problem in British Columbia. *Local Government Studies*, 42(1), 75-96. <https://doi.org/10.1080/03003930.2015.1081847>
- BVI Chamber of Commerce and Hotel Association. (2020). About us. Retrieved from <https://www.bviccha.org/about-us/>
- Byles, P. (2014). *Offshore financial services: A BVI text*. George Town, Grand Cayman: FTS Ltd.
- Cabinet Office. (2010). *Cabinet papers preparer's guide*. Retrieved from <https://www.bvi.gov.vg/content/cabinet-papers-preparers-guide>
- Cabinet Office (2018). *Consultation principles: Guidance*. Retrieved from [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/691383/Consultation\\_Principles\\_\\_1\\_.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/691383/Consultation_Principles__1_.pdf)
- Cárcaba, A., González, E., Ventura, J., & Arrondo, R. (2017). How does good governance relate to quality of life?. *Sustainability*, 9(4), 631. <https://doi.org/10.3390/su9040631>
- Castillo-Montoya, M. (2016). Preparing for interview research: The interview protocol refinement framework. *The Qualitative Report*, 21(5), 811-831.
- Central Statistics Office. (2018). *Businesses by Size of Business*. British Virgin Islands: Central Statistics Office.
- Ceptureanu, E. G. (2015). New perspectives regarding change and innovation into Romanian SMEs. *Annals of the University of Oradea, Economic Science Series*, 24(1), 1087-1096.

- Chambliss, D. F., & Schutt, R. K. (2018). *Making sense of the social world: Methods of investigation*. Thousand Oaks, CA: SAGE..
- Chambers, D., Collins, C. A., & Krause, A. (2019). How do federal regulations affect consumer prices? An analysis of the regressive effects of regulation. *Public Choice*, 180(1), 57-90. <https://doi.org/10.1007/s11127-017-0479-z>
- Chen, S., & Schiele, K. (2017). Positioning SMEs with a lone designer: A qualitative study of small design firms. *Journal of Marketing Theory & Practice*, 25(3), 213-233. <https://doi.org/10.1080/10696679.2017.1311217>
- Chenail, R. J. (2011). Interviewing the investigator: Strategies for addressing instrumentation and researcher bias concerns in qualitative research. *Qualitative Report*, 16(1), 255-262.
- Chittenden, F., Kauser, S., & Poutziouris, P. (2002). *Regulatory burdens of small business: A literature review*. SBS Research Directorate. Retrieved from [www.researchgate.net](http://www.researchgate.net).
- Cicatiello, L., De Simone, E., & Gaeta, G. L. (2018). Cross-country heterogeneity in government transparency and citizens' political efficacy: a multilevel empirical analysis. *Administration & Society*, 50(4), 595-623. <https://doi.org/10.1177/0095399716666356>
- Cini, M. (2015). Good Governance and Institutional Change: Administrative Ethics Reform in the European Commission. *Journal of Contemporary European Research*, 12(1), 440-454.
- Coccia, M. (2019). Comparative institutional changes. *Global Encyclopedia of Public*

*Administration, Public Policy, and Governance*, Springer Nature Switzerland AG,  
[https://doi.org/10.1007/978-3-319-31816-5\\_1277-1](https://doi.org/10.1007/978-3-319-31816-5_1277-1).

Cohen, C. B. (2001). Island is a woman: women as producers and products in British Virgin Islands tourism. *Women as producers and consumers of tourism in developing regions*, 47-72.

Cornell, A., & Grimes, M. (2014). Disruptive protests and bureaucratic structures in Latin America and the Caribbean. *QOG Working Paper Series*, 2-33. Retrieved from <https://core.ac.uk/download/pdf/43558829.pdf>

Costa-Campi, M. T., García-Quevedo, J., & Trujillo-Baute, E. (2018). Electricity regulation and economic growth. *Energy Policy*, 113, 232-238.  
<https://doi.org/10.1016/j.enpol.2017.11.004>

Council of Europe. (2018). *12 principles of good governance*. Retrieved from <https://www.coe.int/en/web/good-governance/12-principles>

Cox, M. (2015). A basic guide for empirical environmental social science. *Ecology and Society* 20(1), 1-35. <https://doi:10.5751/es-07400-200163>

Crain, M., & Crain, N. (2014). The cost of federal regulation to the US economy. *Manufacturing and Small Business: National Association of Manufacturers*. Retrieved from <https://www.researchgate.net>

Crane, J. (2018). Why the History of Public Consultation Matters for Contemporary Health Policy. *Endeavour*, 42(1), 9-16.  
<https://doi.org/10.1016/j.endeavour.2018.01.001>

Creswell, J. W. (2016). *Qualitative inquiry and research design: Choosing among five*

*approaches*. Thousand Oaks. CA: SAGE.

Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Thousand Oaks. CA: SAGE.

Creswell, J. W., & Poth, C. N. (2017). *Qualitative inquiry and research design: Choosing among five approaches*. Thousand Oaks. CA: SAGE.

Cridland, E. K., Jones, S. C., Caputi, P., & Magee, C. A. (2015). Qualitative research with families living with autism spectrum disorder: Recommendations for conducting semistructured interviews. *Journal of Intellectual and Developmental Disability, 40*(1), 78-91. doi.org/10.3109/13668250.2014.964191

Crow, D. A., Albright, E. A., & Koebele, E. (2016). Public information and regulatory processes: What the public knows and regulators decide. *Review of Policy Research, 33*(1), 90-109. https://doi.org/10.1111/ropr.12154

Cypress, B. S. (2017). Rigor or reliability and validity in qualitative research: Perspectives, strategies, reconceptualization, and recommendations. *Dimensions of Critical Care Nursing, 36*(4), 253-263.  
https://doi.org/10.1097/dcc.0000000000000253

Davis, T. J. (2017). Good governance as a foundation for sustainable human development in sub-Saharan Africa. *Third World Quarterly, 38*(3), 636-654.  
https://doi.org/10.1080/01436597.2016.1191340

De Graaf, G., & Paanakker, H. (2015). Good governance: Performance values and procedural values in conflict. *The American review of public administration, 45*(6), 635-652. https://doi.org/10.1177/0275074014529361

- Dean, R. (2019). Control or influence? Conflict or solidarity? Understanding diversity in preferences for public participation in social policy decision making. *Social Policy & Administration*, 53(1), 170-187. <https://doi.org/10.1111/spol.12445>
- Dechezleprêtre, A., & Sato, M. (2017). The impacts of environmental regulations on competitiveness. *Review of Environmental Economics and Policy*, 11(2), 183-206. <https://doi.org/10.1093/reep/rex013>
- Degeling, C., Carter, S. M., & Rychetnik, L. (2015). Which public and why deliberate?—A scoping review of public deliberation in public health and health policy research. *Social Science & Medicine*, 131, 114-121. <https://doi.org/10.1016/j.socscimed.2015.03.009>
- Deligiaouri, A., & Suiter, J. (2020). Evaluation of public consultations and citizens' participation in 2015 better regulation agenda of the EU and the need for a deliberative e-rulemaking initiative in the EU. *European Politics and Society*, 1-19. <https://doi.org/10.1080/23745118.2020.1718285>
- Denzin, N. K., & Lincoln, Y. S. (Eds.). (2011). *The Sage handbook of qualitative research*. Thousand Oaks, CA: SAGE.
- Devaney, L. (2016). Good governance? Perceptions of accountability, transparency and effectiveness in Irish food risk governance. *Food Policy*, 62, 1-10. <https://doi.org/10.1016/j.foodpol.2016.04.003>
- Devine-Wright, P. (2017). Environment, democracy, and public participation. *International Encyclopedia of Geography: People, the Earth, Environment and Technology: People, the Earth, Environment and Technology*,

1-10. <https://doi.org/10.1002/9781118786352.wbieg0613>

- Dikko, M. (2016). Establishing construct validity and reliability: Pilot testing of a qualitative interview for research in Takaful (Islamic insurance). *The Qualitative Report*, 21(3), 521-528. Retrieved from <https://nsuworks.nova.edu/tqr/vol21/iss3/6>
- Djankov, S., McLiesh, C., & Ramalho, R. M. (2006). Regulation and growth. *Economics letters*, 92(3), 395-401. <https://doi.org/10.1016/j.econlet.2006.03.021>
- Edgar, A. (2017). Administrative regulation-making: Contrasting parliamentary and deliberative Legitimacy. *Melbourne University Law Review*, 40(3), 738-768.
- Edwards-Jones, A. (2014). Qualitative data analysis with NVIVO. *Journal of Education for Teaching: International Research and Pedagogy*, 40, 193-210. <https://doi.org/10.1080/02607476.2013.866724>
- Elahi, K. Q. I. (2009). UNDP on good governance. *International Journal of Social Economics*. 36(12), 1167-1180. <https://doi.org/10.1108/03068290910996981>
- Elias, R. A. (2016). The legislative history of the Administrative Procedure Act. *Fordham Environmental Law Review*, 27(2), 207-224.
- Elo, S., Kääriäinen, M., Kanste, O., Pölkki, T., Utriainen, K., & Kyngäs, H. (2014). Qualitative content analysis: A focus on trustworthiness. *Sage Open*, 4(1), 1-10. <https://doi.org/10.1177/2158244014522633>
- Encontre, P. (1989). *Why Does the Tourist Dollar Matter?: An Introduction to the Economics of Tourism in the British Virgin Islands*. Tortola, British Virgin Islands: Caribbean Printing Company Ltd.

- Ercan, S. A., & Hendriks, C. M. (2013). The democratic challenges and potential of localism: insights from deliberative democracy. *Policy Studies*, 34(4), 422-440.  
<https://doi.org/10.1080/01442872.2013.822701>
- European Commission. (2017). *What is an SME?* Retrieved from  
[https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition\\_en](https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition_en)
- Faini, F., & Palmirani, M. (2016, June). The right to know through the freedom of information and open data. In *Proceedings of the 16th European Conference on e-Government* (pp. 54-62).
- Farah, M. F. S. (2014). Public administration and the field of public policy studies in the USA and Brazil. *Journal of Comparative Policy Analysis: Research and Practice*, 16(1), 45-61. <https://doi.org/10.1080/13876988.2013.787694>
- Feibelman, A. (2017). Law in the Global Order: The IMF and Financial Regulation. *NYUJ Int'l L. & Pol.*, 49(3), 687-744.
- Feldman, M., Hadjimichael, T., Lanahan, L., & Kemeny, T. (2016). The logic of economic development: a definition and model for investment. *Environment and Planning C: Government and Policy*, 34(1), 5-21.  
<https://doi.org/10.1177/0263774x15614653>
- Fenty, F. (2016, August 4). *Minimum Wage Increase Effective October 1*. Retrieved from Government of the Virgin Islands: <https://www.bvi.gov.vg/media-centre/minimum-wage-increase-effective-october-1>
- Ferry, L., Eckersley, P., & Zakaria, Z. (2015). Accountability and transparency in English

local government: moving from 'matching parts' to 'awkward couple'?. *Financial Accountability & Management*, 31(3), 345-361.

<https://doi.org/10.1111/faam.12060>

Firmstone, J., & Coleman, S. (2015). Public engagement in local government: the voice and influence of citizens in online communicative spaces. *Information, Communication & Society*, 18(6), 680-695.

<https://doi.org/10.1080/1369118x.2014.986180>

Fish, J. A., Prichard, I., Ettridge, K., Grunfeld, E. A., & Wilson, C. (2019).

Understanding variation in men's help-seeking for cancer symptoms: A semistructured interview study. *Psychology of Men & Masculinities*, 20(1), 61.

<https://doi.org/10.1002/pon.3912>

Fleischman, D., & Craig, J. (2015). Exploring integration of non-economic goals into business models of small regional food enterprises: embedded value creation. *The Journal of New Business Ideas & Trends*, 13(2), 39-56. Retrieved from

[https://jnbit.org/upload/JNBIT\\_Fleischman\\_Craig\\_13\(2\)\\_2015.pdf](https://jnbit.org/upload/JNBIT_Fleischman_Craig_13(2)_2015.pdf)

Fligstein N (1996) Markets as politics: A political-cultural approach to market institutions. *American Sociological Review*, 61(4) 656–673.

Fuchs, R. F. (1938). Procedure in administrative rule-making. *Harv. L. Rev.*, 52, 259.

Retrieved from <https://www.repository.law.indiana.edu/facpub/1595>

Fusch, P., Fusch, G. E., & Ness, L. R. (2018). Denzin's paradigm shift: Revisiting triangulation in qualitative research. *Journal of Social Change*, 10(1), 2.

Fusch, P. I., & Ness, L. R. (2015). Are we there yet? Data saturation in qualitative

research. *The qualitative report*, 20(9), 1408-1416.

Gabriel, A. G. (2017). Transparency and accountability in local government: levels of commitment of municipal councillors in Bongabon in the Philippines. *Asia Pacific Journal of Public Administration*, 39(3), 217-223.

<https://doi.org/10.1080/23276665.2017.1368902>

Gailmard, S., & Patty, J. W. (2017). Participation, process and policy: the informational value of politicised judicial review. *Journal of Public Policy*, 37(3), 233-260.

<https://doi.org/10.1017/s0143814x16000106>

Gamble, E., Caton, G., Aujogue, K., & Lee, Y. T. (2020). Problems with crisis intervention: When the government wants to restrain big banks but punishes small businesses instead. *Journal of Business Venturing Insights*, 14, e00185.

<https://doi.org/10.1016/j.jbvi.2020.e00185>

Gberevbie, D. E., OYEYEMI, A. I., & Excellence-Oluye, N. (2014). The challenges of good governance, accountability of governmental agencies and development in Nigeria. *ACTA Universitatis Danubius*, 6(2), 80-97.

Gerring, J. (2006). *Case study research: Principles and practices*. New York, NY.

Cambridge University press.

Gigler, B. S., & Bailur, S. (Eds.). (2014). *Closing the feedback loop: can technology bridge the accountability gap?*. The World Bank. Retrieved from

<https://openknowledge.worldbank.org/bitstream/handle/10986/18408/882680PUB0978100Box385205B00PUBLIC0.pdf>

Gisselquist, R. M. (2012). *Good governance as a concept, and why this matters for*

- development policy* (WIDER Working Paper. No. 2012/30). Retrieved from <http://hdl.handle.net/10419/81039>
- Goedhuys, M., Mohnen, P., & Taha, T. (2016). Corruption, innovation and firm growth: firm-level evidence from Egypt and Tunisia. *Eurasian Business Review*, 6(3), 299-322. <https://doi.org/10.1007/s40821-016-0062-4>
- Goldstein, M. M. (2017). Revising the common rule: Ethics, scientific advancement, and public policy in conflict. *The Journal of Law, Medicine & Ethics*, 45(3), 452-459. <https://doi:10.1177/1073110517737546>
- Government Legal Department. (2016). *Judge over your shoulder: A guide to good decision making*. Retrieved from [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/746170/JOYS-OCT-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/746170/JOYS-OCT-2018.pdf)
- Government of the Virgin Islands. (2017). *Public consultation on the recovery and development of the British Virgin Islands*. Retrieved from <https://www.bvi.gov.vg/content/public-consultation-recovery-and-development-british-virgin-islands>
- Government of the Virgin Islands. (2016). *Virgin Islands 2010 Population and Housing Census Report*. Retrieved from <https://www.bvi.gov.vg/content/virgin-islands-2010-population-and-housing-census-report>
- Guasch, J. L., & Hahn, R. W. (1999). The costs and benefits of regulation: implications for developing countries. *The World Bank Research Observer*, 14(1), 137-158. <https://doi.org/10.1093/wbro/14.1.137>

- Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field Methods*, 18(1), 59-82.  
<https://doi.org/10.1177/1525822X05279903>
- Guion, L. A., Diehl, D. C., & McDonald, D. (2017). Triangulation: establishing the validity of qualitative studies. 2002. *University of Florida: Gainesville, FL*. Retrieved from <https://journals.flvc.org/edis/article/view/108267>
- Gregory, R. (2014). Assessing 'Good Governance': 'scientific' measurement and political discourse. *Policy Quarterly*, 10(1), 15-25.
- Hain, D. J. (2017). Exploring the evidence. focusing on the fundamentals: Comparing and contrasting nursing research and quality improvement. *Nephrology Nursing Journal*, 44(6), 541-544. <https://doi.org/10.26686/pq.v10i1.4478>
- Haahr, A., Norlyk, A., & Hall, E. (2014). Ethical challenges embedded in qualitative research interviews with close relative. *Nursing Ethics*, 21, 6-15.  
<https://doi.org/10.1177/0969733013486370>
- Hannesson, R. (1985). Inefficiency through government regulations: the case of Norway's fishery policy. *Marine Resource Economics*, 2(2), 115-141.  
<https://doi.org/10.1086/mre.2.2.42628893>
- Hawkins, B., & Parkhurst, J. (2016). The 'good governance' of evidence in health policy. *Evidence & policy: a journal of research, debate and practice*, 12(4), 575-592. <https://doi.org/10.1332/174426415x14430058455412>
- Hendry, I., & Dickson, S. (2018). *British overseas territories law*. Bloomsbury Publishing.

- Hennink, M. M., Kaiser, B. N., & Marconi, V. C. (2017). Code saturation versus meaning saturation: how many interviews are enough?. *Qualitative health research*, 27(4), 591-608. <https://doi.org/10.1177/1049732316665344>
- Herrera, S., & Kouamé, W. (2017). *Productivity in the non-oil sector in Nigeria: firm-level evidence*. The World Bank. Retrieved from <https://documents1.worldbank.org/curated/en/668501499886575291/pdf/WPS8145.pdf>
- Hodgson, G. M. (2015). *Conceptualizing capitalism: Institutions, evolution, future*. Chicago, University of Chicago Press.
- Hoerber, O., Hoerber, L., Snelgrove, R., & Wood, L. (2017). Interactively producing purposive samples for qualitative research using exploratory search. In *SCST@CHIIR Second Workshop on Supporting Complex Search Tasks*. (pp.18-20). Retrieved from <http://ceur-ws.org/Vol-1798/paper4.pdf>
- Hooghe, M., & Quintelier, E. (2014). Political participation in European countries: The effect of authoritarian rule, corruption, lack of good governance and economic downturn. *Comparative European Politics*, 12(2), 209-232. <https://doi.org/10.1057/cep.2013.3>
- Huberman, A. M., Miles, M., & Saldana, J. (2014). *Qualitative data analysis: A methods sourcebook*. Thousand Oaks, CA: SAGE..
- Huxley, K., Andrews, R., Downe, J., & Guarneros-Meza, V. (2016). Administrative traditions and citizen participation in public policy: a comparative study of France, Germany, the UK, and Norway. *Policy & Politics*, 44(3), 383-402.

<https://doi.org/10.1332/030557315x14298700857974>

- Igwe, P. (2016). Entrepreneurial ecosystems and the role of government in promoting entrepreneurship. In J. Eyisi, & A. Icha-Ituma (Eds.), *Building entrepreneurial universities in a developing economy: issues, challenges and prospects* ( pp. 30-55).Festschrift, Lincoln.
- Igwe, P. A., Ogundana, A. N. A. O. M., Egere, O. M., & Anigbo, J. A. (2018). Factors affecting the investment climate, SMEs productivity and entrepreneurship in Nigeria. *European Journal of Sustainable Development*, 7(1), 182-182.  
<https://doi.org/10.14207/ejsd.2018.v7n1p182>
- Ishaque, W., Shaikh, S., & Mahesar, A. A. (2017). Academic construct of social welfare services and social safety net. *The Government-Annual Research Journal of Political Science.*, 5(5), 165-174.
- Iweka, H., Babajide, A. A., & Olokoyo, F. O. (2016). Dynamics of small business in an emerging market: challenges and opportunities. In: *3rd International Conference On African Development Issues*. Covenant University, Ota, Nigeria, pp. 91-99.
- Jentoft, N., & Olsen, T. S. (2019). Against the flow in data collection: How data triangulation combined with a ‘slow’ interview technique enriches data. *Qualitative Social Work*, 18(2), 179-193.  
<https://doi.org/10.1177/1473325017712581>
- Johns, M., & Saltane, V. (2016). *Citizen engagement in rulemaking—evidence on regulatory practices in 185 countries*. The World Bank..  
<https://doi.org/10.1596/1813-9450-7840>

- Johnston, M. P. (2017). Secondary data analysis: A method of which the time has come. *Qualitative and quantitative methods in libraries*, 3(3), 619-626.
- Kaehne, A., & Taylor, H. (2016). Do public consultations work? The case of the social services and well-being (wales) bill. *Public Policy and Administration*, 31(1), 80-99. <https://doi.org/10.1177/0952076715595676>
- Kamlage, J. H., & Nanz, P. (2017). Crisis and participation in the European Union: energy policy as a test bed for a new politics of citizen participation. *Global Society*, 31(1), 65-82. <https://doi.org/10.1080/13600826.2016.1235553> .
- Kamlage, J. H., & Nanz, P. (2017b). Public participation and democratic innovations: Assessing democratic institutions and processes for deepening and increased public participation in political decision-making. In *World Forum for Democracy* (pp. 1-36). Retrieved from <https://www.researchgate.net/>
- Kaufmann, D., Kraay, A., & Mastruzzi, M. (2011). The worldwide governance indicators: methodology and analytical issues. *Hague Journal on the Rule of Law*, 3(2), 220-246. <https://doi.org/10.1017/s1876404511200046>
- Kaul, M. (1997). *Improving policy management in the public service*. London, UK: Commonwealth Secretariat.
- Keping, Y. (2018). Governance and good governance: A new framework for political analysis. *Fudan Journal of the Humanities and Social Sciences*, 11(1), 1-8. <https://doi.org/10.1007/s40647-017-0197-4>.
- Khotami, M. (2017). The concept of accountability in good governance. In *International Conference on Democracy, Accountability and Governance*. 163, 30-33.

<https://doi.org/10.2991/icodag-17.2017.6>

- Kitching, J. (2006). A burden on business? Reviewing the evidence base on regulation and small-business performance. *Environment and Planning C: Government and Policy*, 24(6), 799-814. <https://doi.org/10.1068/c0619>
- Kitching, J. (2016). The ubiquitous influence of regulation on entrepreneurial action: how relations with accountants mediate small company adaptation to financial reporting legislation. *International Journal of Entrepreneurial Behavior & Research*, 22(2), 215-233. <https://doi.org/10.1108/ijebr-07-2015-0144>
- Kitching, J., Hart, M., & Wilson, N. (2015). Burden or benefit? Regulation as a dynamic influence on small business performance. *International Small Business Journal*, 33(2), 130-147. <https://doi.org/10.1177/0266242613493454>
- Koranteng, E. O., Osei-Bonsu, E., Ameyaw, F., Ameyaw, B., Agyeman, J. K., & Dankwa, R. A. (2017). The effects of compliance and growth opinions on SMEs compliance decisions: An empirical evidence from Ghana. *Open Journal of Business and Management*, 5(02), 230-243. <https://doi.org/10.4236/ojbm.2017.52021>
- Kovač, P. (2016). Openness and transparency in (Slovene) administrative procedures as fundamental European principles. *NISPAcee Journal of Public Administration and Policy*, 9(2), 49-67. <https://doi.org/10.1515/nispa-2016-0014>
- Kraft, M. E., & Furlong, S. R. (2019). *Public policy: Politics, analysis, and alternatives*. Cq Press.
- Kuyper, J. W. (2012). Deliberative democracy and the neglected dimension of leadership.

*Journal of Public Deliberation*, 8(1), 1-32. Retrieved from :

<https://www.publicdeliberation.net/jpd/vol8/iss1/art4>

Landell-Mills, P., Agarwala, R., & Please, S. (1989). Sub-Saharan Africa: from crisis to sustainable growth: a long-term perspective study. *Finance and Development*.

26(4). Retrieved from

<https://documents1.worldbank.org/curated/en/498241468742846138/pdf/multi0page.pdf>

Laskari, T., Kostagiolas, P., & Kefis, V. (2016, May). An intellectual capital perspective for good governance of the public sector. In *European Conference on Intellectual Capital* (p. 152). Academic conferences international limited.

Lee, N. (2014). What holds back high-growth firms? Evidence from UK SMEs. *Small Business Economics*, 43(1), 183-195. <https://doi.org/10.1007/s11187-013-9525-5>

Lennon, C., & Sobel, R. (2017). Regulatory uncertainty and economic outcomes.

Lewis, S. (2015). Qualitative inquiry and research design: Choosing among five approaches. *Health Promotion Practice*, 16(4), 473-475.

<https://doi.org/10.1177/1524839915580941>

Lewis-Ambrose, D. (2009). The globalization of small businesses: the Virgin Islands' perspective. *Systemics, Cybernetics and Informatics*, 7(6), 12-17.

Li, T. H., Ng, S. T. T., Skitmore, M., & Li, N. (2016). Investigating stakeholder concerns during public participation. *Proceedings of the Institution of Civil Engineers- Municipal Engineer*. 169 (4), 199-219. <https://doi.org/10.1680/jmuen.15.00018>

Lindblom, C. E., & Bimbaum, P. H. (1979). Politics and markets: The world's political-

- economic systems. *Business Horizons*, 22(5), 80-81. [https://doi.org/10.1016/0007-6813\(79\)90037-5](https://doi.org/10.1016/0007-6813(79)90037-5)
- Liu, H. K. (2017). Exploring online engagement in public policy consultation: The crowd or the few?. *Australian Journal of Public Administration*, 76(1), 33-47. <https://doi:10.1111/1467-8500.12209>
- Ljungholm, D. P. (2015). The impact of transparency in enhancing public sector performance. *Contemporary Readings in Law and Social Justice*, 7(1), 172-178.
- Lockhart-Keene, L., & Potvin, M. C. (2018). Occupational therapy adjunct faculty self-perceptions of readiness to teach. *The Open Journal of Occupational Therapy*, 6(2), 14. <https://doi.org/10.15453/2168-6408.1415>
- Lopes, I. M., & Sá-Soares, F. D. (2014). Information systems security policies adoption: an institutional theory view. In *7th IADIS International Conference Information System* (pp. 134-142). Retrieved from <https://bibliotecadigital.ipb.pt/bitstream/10198/10921/3/information.pdf>
- Lourenço, R. P. (2015). An analysis of open government portals: A perspective of transparency for accountability. *Government information quarterly*, 32(3), 323-332. <https://doi.org/10.1016/j.giq.2015.05.006>
- Lundberg, E., & Hysing, E. (2016). The value of participation: exploring the role of public consultations from the vantage point of interest groups. *Scandinavian Political Studies*, 39(1), 1-21. <https://doi.org/10.1111/1467-9477.12056>
- Mabillard, V., & Pasquier, M. (2016). Transparency and trust in government (2007–2014): A comparative study. *NISPAcee Journal of Public Administration and*

*Policy*, 9(2), 69-92. <https://doi.org/10.1515/nispa-2016-0015>

MacQueen, K. M., McLellan, E., Kay, K., & Milstein, B. (1998). Codebook development for team-based qualitative analysis. *CAM Journal*, 10(2), 31-36.

<https://doi.org/10.1177/1525822x980100020301>

Mallett, O., Wapshott, R., & Vorley, T. (2019). How do regulations affect SMEs? A review of the qualitative evidence and a research agenda. *International Journal of Management Reviews*, 21(3), 294-316. <https://doi.org/10.1111/ijmr.12191>. T

Malterud, K., Siersma, V. D., & Guassora, A. D. (2016). Sample size in qualitative interview studies: guided by information power. *Qualitative health research*, 26(13), 1753-1760. <https://doi.org/10.1177/1049732315617444>

Manch, K. (2017). What does good regulatory decision making look like?. *Policy Quarterly*, 13(2), 72-8. <https://doi.org/10.26686/pq.v13i2.4705>

Marshall, B., Cardon, P., Poddar, A., & Fontenot, R. (2013). Does sample size matter in qualitative research?: A review of qualitative interviews in IS research. *Journal of Computer Information Systems*, 54(1), 11-22.

<https://doi.org/10.1080/08874417.2013.11645667>

Marri, H. B., Gunasekaran, A., Gopang, M. A., Nebhwani, M., & Soomro, A. S. (2017). Assessment of CIM implementation in SMEs: a multiple case study approach. *The International Journal of Advanced Manufacturing Technology*, 90(5-8), 2193-2206. . <https://doi.org/10.1007/s00170-016-9543-y>

Maxwell, J. A. (2013). *Qualitative research design*. Los Angeles, CA: SAGE Publications, Inc.

- McIntosh, M. J., & Morse, J. M. (2015). Situating and constructing diversity in semi-structured interviews. *Global qualitative nursing research*, 2,1-12. <https://doi.org/10.1177/2333393615597674>
- McKim, C. A. (2017). The value of mixed methods research: A mixed methods study. *Journal of Mixed Methods Research*, 11(2), 202-222. <https://doi.org/10.1177/1558689815607096>
- McNollgast. (1999). The political origins of the administrative procedure act. *Journal of Law, Economics, & Organization*, 180-217. <https://doi.org/10.1093/jleo/15.1.180>
- Mealer, M., & Jones, J. (2014). Methodological and ethical issues related to qualitative telephone interviews on sensitive topics. *Nurse Researcher*, 21(4), 32-37. <https://doi.org/10.7748/nr2014.03.21.4.32.e1229>
- Meyer, J. W., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. *American Journal of Sociology*, 83(2), 340-363.
- Mohammed, A. K. (2015). Ghana's policy making: From elitism and exclusion to participation and inclusion?. *International Public Management Review*, 16(1), 43-66.
- Mohapatra, B. P. (2016). Good governance, public institutions and grievance redressal mechanism in India-can citizen grievance mechanism be able to enhance the performance of public institutions?. *Journal of Governance & Public Policy*, 6(1), 59-68, 125.
- Molina-Azorín, J. F., & Font, X. (2016). Mixed methods in sustainable tourism research: an analysis of prevalence, designs and application in JOST (2005–2014). *Journal*

*of Sustainable Tourism*, 24(4), 549-573.

<https://doi.org/10.1080/09669582.2015.1073739>

Montagnes, B. P., & Wolton, S. (2017). Rule versus Discretion: Regulatory Uncertainty, Firm Investment, and Bureaucratic Organization. *Journal of Politics*, 79(2), 457-472. <https://doi.org/10.1086/688079>

Morse, J. M. (2015). Critical analysis of strategies for determining rigor in qualitative inquiry. *Salud Intercultural*, 25(9), 17-39.

<https://doi.org/10.1177/1049732315588501>

Morse, J. M. (2015b). "Data were saturated...". *Qualitative Health Research*. 25(5), 587-588. <https://doi.org/10.1177/1049732315576699>

Morse, J. M., & Coulehan, J. (2015). Maintaining confidentiality in qualitative publications. *Qualitative Health Research*, 25(2), 151-152.

<https://doi.org/10.1177/1049732314563489>

Nabatchi, T. (2014). Deliberative civic engagement in public administration.

*International journal of public participation*, 10(1), 1-4.

Neagu, C. (2016). The importance and role of small and medium-sized businesses. *Theoretical & Applied Economics*, 23(3), 331-338.

Nieuwenhuizen, C. (2019). The effect of regulations and legislation on small, micro and medium enterprises in South Africa. *Development Southern Africa*, 36(5), 666-677. <https://doi.org/10.1080/0376835X.2019.1581053>

Newhart, M. J., & Brooks, J. D. (2017). Barriers to Participatory eRulemaking Platform Adoption: Lessons Learned from Regulation Room.

- Ney, S., & Verweij, M. (2014). Exploring the contributions of cultural theory for improving public deliberation about complex policy problems. *Policy Studies Journal*, 42(4), 620-643. <https://doi.org/10.1111/psj.12078>
- Nkwabi, J., & Mboya, L. (2019). A review of factors affecting the growth of small and medium enterprises (SMEs) in Tanzania. *European Journal of Business And Management*, 33(1), 1-8. Retrieved from <https://core.ac.uk/download/pdf/270185177.pdf>
- Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, 16, 1-13. <http://doi.org/10.1177/1609406917733847>
- Nureev, R. (2005). The Evolution of Institutional Theory and Its Structure. In Oleinik, A.N. (Ed.), *The Institutional Economics of Russia's Transformation* (pp. 4-20). Aldershot, UK: Ashgate Publishing Ltd. Retrieved from <https://rustem-nureev.ru/wp-content/uploads/2011/01/254-a.pdf>
- Obenchain, K., & Ives, B. (2015). Subjects or participants? The development of ethical principles in research involving humans in the United States. *Psihologia Resurselor Umane*, 5(2), 105-107.
- O'Flynn, I. (2015). Deliberative democracy for a great society. *Political Studies Review*, 13(2), 207-216. <https://doi.org/10.1111/1478-9302.12086>
- Olsen, J. P. (2015). Democratic order, autonomy, and accountability. *Governance*, 28(4), 425-440. <https://doi.org/10.1111/gove.12158>
- Omotoso, F. (2014). Public-service ethics and accountability for effective service

delivery in Nigeria. *Africa Today*, 60(3), 119-139.

<https://doi:10.2979/africatoday.60.3.119>

Osborne, C. L. (2016). The Legal Research Plan and the Research Log: An Examination of the Role of the Research Plan and Research Log in the Research Process. *Legal Reference Services Quarterly*, 35(3), 179-194.

<https://doi.org/10.1080/0270319x.2016.1227205>

Ostrom, V., & Ostrom, E. (1971). Public choice: A different approach to the study of public administration. *Public Administration Review*, 31(2), 203-216. <https://doi:10.2307/974676>.

Özer, Ö., Subramanian, U., & Wang, Y. (2017). Information sharing, advice provision, or delegation: what leads to higher trust and trustworthiness?. *Management Science*, 64(1), 474-493. <https://doi.org/10.1287/mnsc.2016.2617>.

Pacho, T. O. (2015). Exploring participants' experiences using case study. *International Journal of Humanities and Social Science*, 5(4), 44-53.

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 533-544.

<https://doi.org/10.1007/s10488-013-0528-y>

Patton, D. U., Hong, J. S., Patel, S., & Kral, M. J. (2017). A systematic review of research strategies used in qualitative studies on school bullying and victimization. *Trauma, Violence, & Abuse*, 18(1), 3-16.

<https://doi.org/10.1177/1524838015588502>

- Patton, M. Q. (2015). *Qualitative research and evaluation methods: Integrating theory and practice* (4th ed.). Thousand Oaks, CA: SAGE.
- Paulus, T., Woods, M., Atkins, D. P., & Macklin, R. (2017). The discourse of QDAS: Reporting practices of ATLAS. ti and NVivo users with implications for best practices. *International Journal of Social Research Methodology*, 20(1), 35-47.  
<https://doi.org/10.1080/13645579.2015.1102454>
- Payroll Taxes Act, 2004, No 18 of 2004. (2004).
- Pearl, J. (2013). Direct and indirect effects. *arXiv preprint arXiv:1301.2300*. Retrieved from <https://arxiv.org/ftp/arxiv/papers/1301/1301.2300.pdf>
- Peng, M. W. (2016). *Global business*. Boston, MA: Cengage learning.
- Pickering, K. (2017, May 30). *Statement by the deputy premier and minister for natural resources and labour Dr. the Honourable Kedrick Pickering on the revision of the work permit fee structure and new effective date*. Retrieved from Government of the Virgin Islands: <https://www.bvi.gov.vg/media-centre/statement-deputy-premier-revision-work-permit-fee-structure-and-new-effective-date>
- Pickering, V. (1987). *A concise history of the British Virgin Islands: from amerindian to 1986*. New York: Falcon Publications International.
- Polanyi K (1957) *The great transformation*. Boston, MA: Beacon Press.
- Polanyi, K., & MacIver, R. M. (1944). *The great transformation*. Boston, MA: Beacon press.
- Porter, E. G., & Watts, K. A. (2016). Visual Rulemaking. *NYUL Rev.*, 91, 1183.

Retrieved from <https://digitalcommons.law.uw.edu/faculty-articles/34>

- Porumbescu, G. A. (2015). Using transparency to enhance responsiveness and trust in local government: can it work?. *State and Local Government Review*, 47(3), 205-213. <https://doi.org/10.1177/0160323X15599427>
- Poto, M. P., & Fornabaio, L. (2017). Participation as the essence of good governance: some general reflections and a case study on the arctic council. *Arctic Review*, 8, 139–159. <http://doi.org/10.23865/arctic.v8.714>
- Pratiwi, D. A., & Sari, M. E. P. (2017). An analysis of good governance in the public service sector of Batam. *Journal of Techno Social*, 9(1), 71-80.
- Ribeiro-Soriano, D. (2017). Small business and entrepreneurship: their role in economic and social development. *Entrepreneurship & Regional Development*, 29, 1-3 [https://doi: 10.1080/08985626.2016.1255438](https://doi:10.1080/08985626.2016.1255438)
- Rigg, C., & O'Mahony, N. (2013). Frustrations in collaborative working: Insights from institutional theory. *Public Management Review*, 15, 83-108. <https://doi:10.1080/14719037.2012.686231>
- Rindermann, H., Kodila-Tedika, O., & Christainsen, G. (2015). Cognitive capital, good governance, and the wealth of nations. *Intelligence*, 51, 98-108. <https://doi.org/10.1016/j.intell.2015.06.002>
- Robinson, S., & Stubberud, H. A. (2016). International collaboration in innovative Norwegian small businesses. *Journal of International Business Research*, 15(1), 46-55.
- Rodrigo, D., & Amo, P. A. (2006). Background document on public

- consultation. Available from the web site of Organization for Economic Cooperation and Development. Retrieved from <https://www.oecd.org/mena/governance/36785341.pdf>
- Retrieve from <https://www.oecd.org/mena/governance/36785341.pdf>
- Rutberg, S., & Bouikidis, C. D. (2018). Focusing on the fundamentals: A simplistic differentiation between qualitative and quantitative research. *Nephrology Nursing Journal*, 45(2), 209-213.
- Sabar, G., & Sabar Ben-Yehoshua, N. (2017). 'I'll sue you if you publish my wife's interview': ethical dilemmas in qualitative research based on life stories. *Qualitative Research*, 17(4), 408-423.
- <https://doi.org/10.1177/1468794116679727>
- Saldaña, J. (2015). *The coding manual for qualitative researchers*. Sage.
- Saleem, M. A. (2017). The impact of socio-economic factors on small business success. *Geografia-Malaysian Journal of Society and Space*, 8(1). Retrieved from <https://ejournal.ukm.my/gmjss/article/view/18161>
- Sarker, M. N. I., Bingxin, Y., Sultana, A., & Prodhan, A. S. (2017). Problems and challenges of public administration in Bangladesh: pathway to sustainable development. *International Journal of Public Administration and Policy Research*, 3(1), 16-25.
- Sarma, S. K. (2015). Qualitative research: Examining the misconceptions. *South Asian Journal of Management*, 22(3), 176-191.
- Saunders, B., Kitzinger, J., & Kitzinger, C. (2015). Anonymising interview data:

Challenges and compromise in practice. *Qualitative Research*, 15(5), 616-632.

<https://doi.org/10.1177/1468794114550439>.

Schiavo-Campo, S., & Sundaram, P. (2000). Improving public administration in a competitive world. Retrieved from

<https://www.adb.org/sites/default/files/publication/28984/improving-public-administration.pdf>

Schilling, J. (2009). From ineffectiveness to destruction: A qualitative study on the meaning of negative leadership. 5(1), 102-128.

<https://doi.org/10.1177/1742715008098312>

Schlüter, M., Baeza, A., Dressler, G., Frank, K., Groeneveld, J., Jager, W., ... & Schwarz, N. (2017). A framework for mapping and comparing behavioural theories in models of social-ecological systems. *Ecological Economics*, 131, 21-35.

<https://doi.org/10.1016/j.ecolecon.2016.08.008>

Shannon-Baker, P. (2016). Making paradigms meaningful in mixed methods research. *Journal of Mixed Methods Research*, 10(4), 319-334.

<https://doi.org/10.1177/1558689815575861>

Shapiro, M. (1996). A golden anniversary: The administrative procedure act of 1946. *Regulation*, 19, 40.

Shapiro, S., & Moran, D. (2016). The checkered history of regulatory reform since the APA. *New York University Journal of Legislation & Public Policy*, 19(1), 141-182.

Sharon, N. O. O., Joseph, K. O., David, I., & Kikelomo, E. I. (2016). Good governance

and leadership: pathway to sustainable national development in Nigeria. *Journal of Public Administration and Governance*, 6(1), 35-49.

<https://doi.org/10.5296/jpag.v6i1.9055>

Shook, J. (2013). Dewey's ethical justification for public deliberation democracy.

*Education and Culture*, 29(1), 3-26. [https://doi: 10.1353/eac.2013.0006](https://doi:10.1353/eac.2013.0006)

Sim, J., Saunders, B., Waterfield, J., & Kingstone, T. (2018). Can sample size in qualitative research be determined a priori?. *International Journal of Social Research Methodology*, 21(5), 619-634.

<https://doi.org/10.1080/13645579.2018.1454643>

Simon, M. K., & Goes, J. (2013). *Assumption, limitations, delimitations, and scope of the study* (Doctoral dissertation, Dissertation and scholarly research: Recipes for success).

Solodilova, N. Z., Malikov, R. I., & Grishin, K. E. (2018). Influence of administrative regulation on the efficiency of business activities in the region. *R-Economy*, 2(4). 480-489. <https://doi.org/10.15826/recon.2016.2.4.044>

Spitz, G., Kamphof, R., & Hogeling, L. (2016). Small business, global impact?. *Approaches of Dutch SMEs to the Sustainable Development Goals*. Retrieved from <https://kaleidosresearch.nl>.

St. Pierre, E. A., & Jackson, A. Y. (2014). Qualitative data analysis after coding.

*Qualitative Inquiry*, 20(6). 715-719. <https://doi.org/10.1177/1077800414532435>

Størkersen, K. V., Antonsen, S., & Kongsvik, T. (2017). One size fits all? Safety management regulation of ship accidents and personal injuries. *Journal of Risk*

- Research*, 20(9), 1154-1172. <https://doi.org/10.1080/13669877.2016.1147487>
- Stuckey, H. L. (2015). The second step in data analysis: Coding qualitative research data. *Journal of Social Health and Diabetes*, 3(1), 7-10. <https://doi.org/10.4103/2321-0656.140875>
- Tomain, J. P. (2016). Executive Orders Reforming Regulation and Reducing Regulatory Costs. *Trends*, 48(6), 13-16.
- Tong, A., Sainsbury, P., & Craig, J. (2007). Consolidated criteria for reporting qualitative research (COREQ): A 32-item checklist for interviews and focus groups. *International journal for quality in health care*, 19(6), 349-357.
- The Legislative Council. (S.I. 11976 No. 2145 U.K.). *The British Virgin Islands: Standing orders of the Legislative Council*.
- The Virgin Islands Constitution Order 2007, enacted June 15, 2007. (2007)
- Thomas, M. D., & Thomas, D. W. (2018). The Rise of the Regulatory State: Institutional Entrepreneurship and the Decline of Markets for Blood. *The Independent Review*, 22(4), 485-506. Retrieved from <https://www.jstor.org/stable/26591758>
- Turner, M., Sermcheep, S., Anantasirijkiat, S., & Srisangnam, P. (2016). Small and medium-sized enterprises in Thailand: government policy and economic development. *Asia Pacific Journal of Public Administration*, 38(4), 251-269. <https://doi.org/10.1080/23276665.2016.1256545>
- Twesige, D., & Gasheja, F. (2019). Effect of Tax Incentives on the Growth of Small and Medium-sized Enterprises (SMEs) in Rwanda: A Case Study of SMEs in Nyarujenge District. *Journal of Accounting and Taxation*, 11(5), 89-98.

<https://doi.org/10.5897/JAT2019.0339>

Vadeboncoeur, L. R., & Vadeboncoeur, J. A. (2015). Institutional theory. In *Salem Press encyclopedia*. Retrieved from

<https://ezp.waldenulibrary.org/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=ers&AN=109057050&site=eds-live&scope=site>

Van Stel, A., Storey, D. J., & Thurik, A. R. (2007). The effect of business regulations on nascent and young business entrepreneurship. *Small business economics*, 28(2-3), 171-186. <https://doi.org/10.1007/s11187-006-9014-1>

Veltri, G. A., Lim, J., & Miller, R. (2014). More than meets the eye: The contribution of qualitative research to evidence-based policy-making. *Innovation: The European Journal of Social Sciences*, 27(1), 1-4.

<https://doi.org/10.1080/13511610.2013.806211>

Virgin Islands Micro Business Companies Act, 2017, No. 26 of 2017. Retrieved from [https://www.bvifsc.vg/sites/default/files/documents/Legislation/General/micro\\_business\\_companies\\_act\\_2017.pdf](https://www.bvifsc.vg/sites/default/files/documents/Legislation/General/micro_business_companies_act_2017.pdf)

Waheduzzaman, & Mphande, C. H. (2014). Gaps in pursuing participatory good governance: Bangladesh context. *Administration & Society*, 46(1), 37-69.

<https://doi.org/10.1177/0095399712451891>

Wagner, W., West, W., McGarity, T., & Peters, L. (2017). Dynamic rulemaking. *NYUL Rev.*, 92, 183-350.

Wang, H. K., Tseng, J. F., & Yen, Y. F. (2014). How do institutional norms and trust influence knowledge sharing? An institutional theory. *Innovation*, 16(3), 374-391.

<https://doi.org/10.1080/14479338.2014.11081994>

Warren, M. E., & Gastil, J. (2015). Can deliberative minipublics address the cognitive challenges of democratic citizenship?. *The Journal of Politics*, 77(2), 562-574.

<https://doi.org/10.1086/680078>

Warrican, S. (Producer) (2020). *Today in Virgin Islands history* [Radio program]. British Virgin Islands: ZBVI

Weis, D., & Willems, H. (2017). Aggregation, validation, and generalization of qualitative data-methodological and practical research strategies illustrated by the research process of an empirically based typology. *Integrative Psychological and Behavioral Science*, 51(2), 223-243. <https://doi.org/10.1007/s12124-016-9372-4>

Welch, J., & Clark, N. (2014). The problematic nature of civic participation in sustainability initiatives. *Public Integrity*, 17(1), 37-54.

<https://doi.org/10.1007/s12124-016-9372-4>

Wimmer, R. D., & Dominick, J. R. (2006). *Mass media research: An introduction* (8th ed.). Belmont, CA: Thomson Wadsworth.

Wittemyer, R.; Bailur, S.; Anand, N.; Park, K-R. & Gigler, B.S. (2014). New routes to governance: A review of cases in participation, transparency, and accountability. in B.S. Gigler and S. Bailur (Eds). *Closing the feedback loop: can technology bridge the accountability gap?* (pp. 43-69). Washington DC: World Bank.

[https://doi.org/10.1596/978-1-4648-0191-4\\_ch3](https://doi.org/10.1596/978-1-4648-0191-4_ch3)

Wodschow, A., Nathan, I., & Cerutti, P. (2016). Participation, public policy-making, and legitimacy in the EU voluntary partnership agreement process: The Cameroon

case. *Forest Policy and Economics*, 63, 1-10.

<https://doi.org/10.1016/j.forpol.2015.12.001>

Woldendorp, J. (2014). Good governance and local autonomy in the kingdom of the Netherlands in Europe and the Caribbean: an uneasy relationship. *Tocqueville Review -- La Revue Tocqueville*, 35(2), 11-23.

<https://doi.org/10.1353/toc.2014.0022>

Worthy, B. (2015). The impact of open data in the UK: complex, unpredictable, and political. *Public Administration*, 93(3), 788-805.

<https://doi.org/10.1111/padm.12166>

Xhango, E. (2017). The fiscal problems of small business in Albania. *European Journal of Multidisciplinary Studies*, 4(1), 51-56. <https://doi.org/10.26417/ejms.v4i1.p51-56>

Yin, R. K. (2014). *Case study research: Design and methods*. Thousand Oaks, CA: SAGE

Yin, R. K. (2017). *Case study research and applications: Design and methods*. Thousand Oaks, CA: SAGE

Zamawe, F. C. (2015). The implication of using NVivo software in qualitative data analysis: Evidence-based reflections. *Malawi Medical Journal*, 27(1), 13-15.

<https://doi.org/10.4314/mmj.v27i1.4>

Zyl, A. (2014). How civil society organizations close the gap between transparency and accountability. *Governance*, 27(2), 347-356. <https://doi.org/10.1111/gove.12073>