

THE SUPPORT OF MICROFINANCE AND GOVERNANCE SCHEMES IN THE TRANSITION OF WOMEN ENTREPRENEURS FROM HOME-BASED ENTERPRISES TO FORMAL SMES: A CASE STUDY ON KAMRUP, ASSAM

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ABSTRACT

Support of microfinance and governance schemes for women entrepreneurs has been considered as the key strength in starting a formal SME. In Kamrup, Assam access to private and government institutions has provided women empowerment over the years. Available schemes, such as NITI Aayog, MSDE, PMMY and others are meeting the financial needs of women entrepreneurs to start their own business. However, complexity in documentation, higher interest rate, lack of awareness and collateral requirements are causing issues for women entrepreneurs to access required funds. Compared to men women have limited access to resources to start their own business. In this regard, the requirement of funds for women entrepreneurs are comparatively high. This study has selected a primary quantitative method for understanding the significance of MFIs and other government funds for supporting the growth of women entrepreneurs in starting their own formal SME. A population of 111 participants including men and women submitted their responses through an online survey for gathering information on the support of MFIs and governance schemes. This research has concluded that a simple and easily accessible funding option for the women entrepreneurs are more significant to provide support in starting the formal SMEs.

Keywords: Microfinance, government schemes, PMMY, Women Entrepreneurs, Banks, Kamrup, Assam

INTRODUCTION

Microfinance and governance schemes in rural and urban areas of India are providing growth opportunities to women in establishing their own business. Financial support from private and government institutions in Kamrup district (both rural and urban areas) are supporting the women entrepreneurs in starting formal SMEs from home-based enterprises. Based on the report of 2025 around 13.5 lakh women entrepreneurs were recorded only in Assam which accounted for 12.6% of the total entrepreneurs in Assam (Roy and Shakya, 2025). Due to the support of microfinance institutional and government schemes, the number of women involved in the entrepreneurship practices are rising rapidly. In both the urban and rural areas of Kamrup access to several tailored schemes are boosting their scope in financial independence. The Assam government is providing schemes of “Swavalambini Women Entrepreneurship Programme and Ministry of Skill Development and Entrepreneurship (MSDE)” with the collaboration of NITI Aayog for empowering female students of the district (Iie, 2026). In the north eastern zone of Assam, women students of “Gauhati University, Handique College and Dispur College” are facilitated under the government scheme of entrepreneurship. Recently Assam government’s multi-layered strategy on women empowerment and beneficiary schemes are ensuring financial independence of women on a large scale. The launch of Orunodoi scheme in 2025 costs around ₹467 crore per month from the State Government (The Hindu, 2025). Under this scheme women from 37.2 lakh families of Assam with less ₹2 lakh of annual income are going to get ₹1,250 monthly. Providing a micro-level entrepreneurship plan this state is providing economic and social support to become financially independent. A majority of the women are using these schemes to start their business formally. However, complexity in accessing these funds and other governmental schemes are creating issues for the women entrepreneurs in getting support to establish a formal SME organisation. In this regard, simplification of the access process and generating awareness about its availability is strongly needed among the women entrepreneurs in both the rural and metropolitan areas of Kamrup.

Scheme/Institution	Type	Key Benefits for Women Entrepreneurs
ASRLM/NRLM SHG Bank Linkage	Government-backed SHG revolving fund and bank loans	- Interest rate is low: 7% p.a. (Assam subvention for non-priority districts like Kamrup); up to 4% in select districts. - Loans up to ₹20 lakhs graded (CIF/RIF). - Strengthen financial literacy, support financing (~₹1 lakh/member over 5-6 years), generate economic independence, and decision-making power. - Community recovery support, zero NPA focus. (Asrlms, 2026)
Pradhan Mantri Mudra Yojana (PMMY)	Government micro-loans via banks/NBFCs	- Collateral-free up to ₹10 lakhs (Shishu/Kishore/Tarun categories). - Modified for women starting small businesses (e.g., tailoring in Changsari). - Maintain flexible repayment; generate family income growth and community transformation. (Organiser, 2025)
Assam Co-operative Bank Ltd (and branches)	Cooperative bank linkage for SHGs	- Provide access through 1+ branches in Assam; assist SHG credit for rural women. - Deliver low-cost funds for business startup/expansion; higher female uptake in Kamrup rural.
Microfinance Institutions (MFIs) - 31 HQ, 634 branches state-wide	NBFC-MFIs (e.g., local players)	- Provide quick small loans for women-led enterprises; mainly provide service access to females for business/opening shops. - Provide support in developing socio-economic status, enable independent purchasing (63%+ increase), and social empowerment.

Table 1: Summary of available most relevant micro finances in Kamrup, Assam (Source: Multiple sources)

LITERATURE REVIEW

Financial barriers are a common issue for the women entrepreneurs in starting their own business formally. Women mainly from the lower- and middle-income family groups are facing issues to access required economic resources and social support in remote places of Kamrup. Khan *et al.* (2022) mentioned that microfinance and governance schemes play a major role in empowering the women entrepreneurs from informal home-based businesses to formal SMEs. These schemes provide economic support to the women entrepreneurs for the purpose of capacity building and generating financial literacy. Different microfinance institutions of Assam, such as PMMY, MFIs, NEFDi and others are benefiting women to get proper economic support in starting their own business. On the contrary, Kivalya and Caballero-Montes (2024) mentioned that microfinance institutions in both the private and government schemes provide a disciplined financial system to support the operational capacity of the women entrepreneurs. MFIs offer proper training to the women entrepreneurs on financial literacy, business management, marketing and vocational skills which enhance the operational efficiency of the women in starting their own enterprises in both the rural and metropolitan areas of Kamrup. Government and private institutions both need to maintain accountability in sharing the details about entrepreneurship schemes and financial access for encouraging women to become successful entrepreneurs. Complexities to access financial services and limited awareness about MFIs are creating challenges for women entrepreneurs of Kamrup, Assam in starting their own SMEs. In the rural areas of Kamrup limited awareness about the availability of MFIs, different government schemes and entrepreneurship programs create challenges in starting their own SMEs. Singh and Dash (2021) mentioned that complex documentation and gender bias issues in accessing the financial services prevents women from starting their own business in accessing funds for business. Considering a majority of women struggle to access funds and successfully launch their business plan in the rural and metropolitan locations of Kamrup. In this regard, Omowole *et al.* (2024) suggested that digitalisation and Fintech integration by the MFIs allows for an easier loan access process along with reduced documentation requirements. Use of mobile-first apps for accessing funds help the entrepreneurs to get required information about the funds before applying for it. Digital visualisation and simplified procedure in accessing MFIs can provide benefits to women entrepreneurs of Kamrup to get adequate funds in transforming their home-based enterprises

into successful SMEs. Hence, along with the private MFIs Assam government also should take a proactive approach in generating awareness about these schemes and programs to empower the women of Kamrup district for strengthening the socio-economic structure.

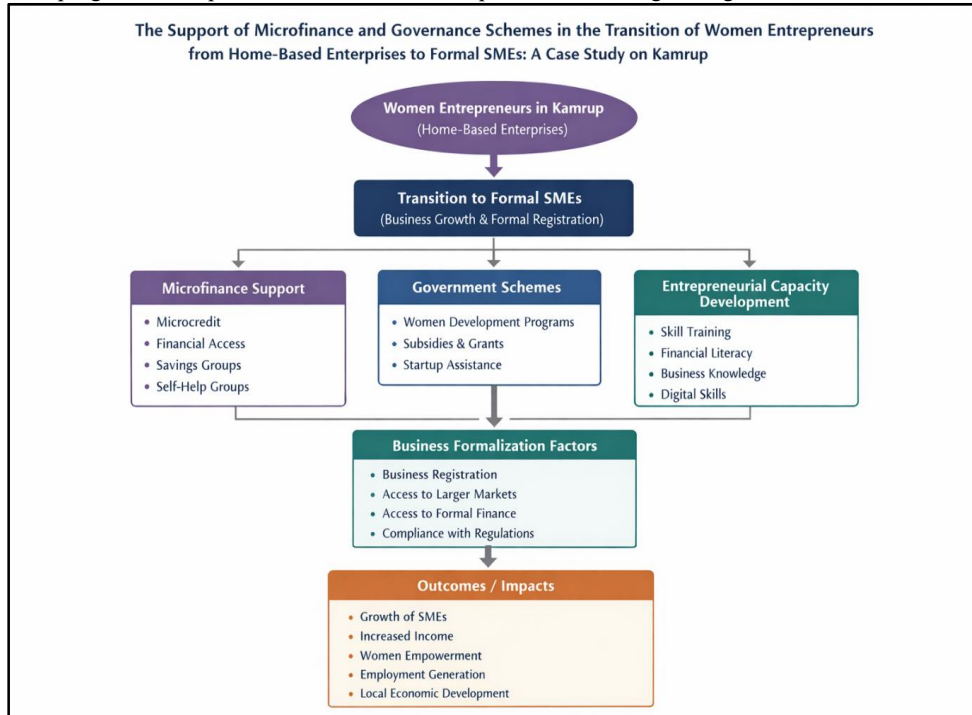


Figure 1: Conceptual map on microfinance and governance schemes for women entrepreneurs of Kamrup, Assam
 (Source: Self-created)

Contribution of entrepreneurs in the current market of Kamrup is getting seen through economic growth and availability of different innovative product/service ranges. Referring to the Innovation theory, it can be stated that entrepreneurs play the role of innovators who disrupt the market by offering new products or services (Antonio *et al.*, 2024). In the rural and metropolitan areas of Kamrup, most of the women entrepreneurs are engaged in creative and art work on a small scale. Funding and proper guidance can empower these women in transforming their home-based small scale business into a SME. On the contrary, the Life Cycle theory suggests that entrepreneurs require different types of financial support at different stages of their entrepreneurial journey (Colombo *et al.*, 2023). Franco Modigliani and Richard Brumberg’s Life Cycle theory is focused on the balance of consumption and saving behaviour over the lifetime of people in managing a standard living condition. The main purpose of MFIs and different governance schemes are to empower the women from backward classes and poor economic backgrounds by starting their own earning sources. A majority of the women in Kamrup district have selected business as their way of independence where MFIs are meeting their consumption needs. Hence, based on the consumption level of the women entrepreneurs in starting their own business, MFIs and governments should supply funds to support them in establishing their own SMEs in the long-run.

Research Methodology

This study has used a primary quantitative method by targeting a limited population of Kamrup, Assam. In searching information on MFIs and its impact in the business empowerment of Kamrup’ women, this study has conducted an online survey among the male and female target population for better clarity. As the majority of women has limited information about the available MFIs and its benefits, this study also has included some male participants in this survey to gather their perspectives also in the empowerment journey of women. Primary quantitative method is significant to gather real-time information on research background based on the selected participants (Wallwey and Kajfez, 2023). Compared to the qualitative information primary quantitative is reliable for gathering research specific information to maintain credibility in the overall findings. Gathering quantitative data from both the male and female population, this research also has highlighted the complexity and biases between these two genders in Kamrup while accessing required funds. Based on a close-ended questionnaire set this study has gathered data using the Google Form.Followed by the non-probability sampling method this research has selected the male and female entrepreneurs of Kamrup. A total of 111 participants have been selected for this survey from the background of Kamrup rural and metropolitan areas. Non probability sampling methods in the primary research findings maintained speed and time efficiency for developing in-depth findings (Rahman, 2023). A structured questionnaire has been developed for this research to gather information about the available MFIs in Kamrup for the women entrepreneurs. Followed by the statistical analysis method this research has transformed the raw data gathered through survey process into a meaningful insight for the purpose of study reliability. Using regression and correlation models this research has conducted data interpretation by identifying the data patterns, trends and its relationships between the variables. Based on Excel this research has developed statistical analysis sourced from survey findings followed by quantifying patterns. Hence, the adoption of primary statistical analysis has enabled evidence-based decision-making on the relevance of MFIs in women entrepreneurship.

Results and Discussion

Results

Table 2: Age

Options	Values	
	Respondents	Percentage
18-25	15	13.51%
26-35	32	28.83%
36-45	38	34.23%
46-55	22	19.82%
56+	4	3.60%
Grand Total	111	100.00%

(Source: Excel)

The above mentioned table has delivered a clear idea that most of the entrepreneurs at Kamrup belong to the age group of 36 to 45 year range with a value of 34.23% followed by the age group of 26 to 35 with the value of 28.83%. Therefore, most of the entrepreneurs are above 26 years which indicates early entrepreneurship promotion approaches among the women of Kamrup.

Table 3: Gender

Options	Values	
	Respondents	Percentage
Female	77	69.37%
Male	34	30.63%
Grand Total	111	100.00%

(Source: Excel)

69.37% respondents of the survey are women which helped to get a prior idea about the issues faced by women entrepreneurs first handily while 34 respondents are male who have observed the struggles of women entrepreneurs of Kamrup to provide a holistic approach to the findings of this research.

Table 4: Region

Options	Values	
	Respondents	Percentage
Kamrup Metropolitan	53	47.75%
Kamrup Rural	58	52.25%
Grand Total	111	100.00%

(Source: Excel)

Entrepreneurial growth in the recent time has increased in Kamrup Rural area to 52.25% while 47.75% respondents or entrepreneurs belong to the Kamrup metropolitan areas. This has clearly indicated that the entrepreneurship concept and eco system is booming in the rural areas of Kamrup in recent times.

Table 5: Current business status and duration

Options	Values	
	Respondents	Percentage
Still home-based (2+ years)	48	43.24%
Still home-based (less than 2 years)	16	14.41%
Transitioned to formal SME (2+ years ago)	12	10.81%
Transitioned to formal SME (less than 2 years ago)	35	31.53%
Grand Total	111	100.00%

(Source: Excel)

43.24% entrepreneurs of Kamrup are doing home based business for more than 2 years while 31.53% have transformed their business into SMEs in less than 2 years. On the other hand, only 12 entrepreneurs have mentioned that they have transformed their business into a complete SME for more than 2 years. Comparative evaluation highlights that most of the women entrepreneurs of Kamrup are running a home based business or trying to transform their home based business to a SME.

Table 6: Knowledge about Microfinance sources among entrepreneurs

Options	Values	
	Respondents	Percentage
Assam Gramin Vikash Bank	16	14.41%
Mahila Samridhhi Yojana	20	18.02%
Mudra Loan	26	23.42%
Mukhya Mantri Mahila Udyamita Abhiyan (MMAUA)	16	14.41%
NEDFi Loan	28	25.23%
Self-Help Groups	5	4.50%
Grand Total	111	100.00%

(Source: Excel)

25.3% of the entrepreneurs of Kamrup know about NEDFi Loan while 23.42% know about Mudra Loan. However, only 4.50% get prior idea about Self-Help Groups. It indicates that the women entrepreneurs of Kamrup have very little idea about the micro finances but only a handful people have ideas about Self-help groups which enhances the financial limitation before development of entrepreneurship.

Table 7: Most occurred challenges for women in accessing financial schemes

Options	Values	
	Respondents	Percentage
Collateral requirements	4	3.60%
Documentation issues	47	42.34%
High interest rates	41	36.94%
Lack of awareness	19	17.12%
Grand Total	111	100.00%

(Source: Excel)

42.34% of the entrepreneurs of Kamrup faced issues regarding documentation while 36.94% encountered issues due to high interest rates. More specifically, complex regulations regarding documentation and high interest rates put limitations before the women entrepreneurs of Kamrup to take loans for the growth of their business.

Table 8: Correlation analysis

	<i>financial shortage</i>	<i>Micro finances supports</i>	<i>satisfied with the terms of the microfinance</i>	<i>microfinance and governance schemes facilitated your transition</i>
<i>financial shortage</i>	1			
<i>Micro finances supports</i>	0.3904	1		
<i>satisfied with the terms of the microfinance</i>	0.46276	0.33977	1	
<i>microfinance and governance schemes facilitated your transition</i>	0.41358	0.42161	0.47034	1

(Source: Excel)

Based on the appendix 1 it has been understood that 41.44% are satisfied with terms and conditions of microfinance. On the other hand, the above-mentioned correlation analysis has highlighted that “satisfied with the terms of the microfinance” has a positive correlation with “financial shortage” indicating a value of 0.46276. Therefore, microfinance has significantly helped the women entrepreneurs of Kamrup to manage the challenges effectively. Similarly, “microfinance and governance schemes facilitated your transition” has a positive correlation with “satisfied with the terms of the microfinance” with a value of 0.47034. The combined approaches of microfinance with better interest rates and other conditions and government schemes would imply a positive impact on the growth dynamics of women entrepreneurship at Kamrup.

SUMMARY OUTPUT								
Regression Statistics								
Multiple R	0.171880074							
R Square	0.02954276							
Adjusted R Square	0.002333678							
Standard Error	0.462508422							
Observations	111							
ANOVA								
	df	SS	MS	F	Significance F			
Regression	3	0.696783288	0.232261	1.085768	0.358417			
Residual	107	22.8888023	0.213914					
Total	110	23.58558559						
	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	1.307975836	0.12639267	10.34851	8.27E-18	1.057417	1.558535	1.057417	1.558535
financial shortage	0.006375144	0.044568291	0.143042	0.886526	-0.08198	0.094727	-0.08198	0.094727
Micro finances sup	-0.061239114	0.039114529	-1.56564	0.120387	-0.13878	0.016301	-0.13878	0.016301
satisfied with the t	0.052001961	0.044138222	1.178162	0.241346	-0.0355	0.139501	-0.0355	0.139501

Figure 2: Regression analysis between the variables of financial shortage, support and satisfied terms (Source: Excel)

The above mentioned regression analysis has indicated a modest explanatory power ($R^2 = 0.0295$) while the overall F statics value is 1.086. Micro finance support has a coefficient of -0.061 and p value of 0.120 while satisfaction from the microfinance has a Coefficients of 0.052 and p value of 0.241 which has indicated a meaningful directional effect and highlights the important trends that supports further investigation and policy refinement. More sacrificially, satisfaction from microfinance has improved the use of microfinance among the women entrepreneurs of Kamrup while policy refinement would boost the acceptance of microfinance among women entrepreneurship which would strengthen their business network.

Discussion

Demographic influence of women entrepreneurship on Kamrup

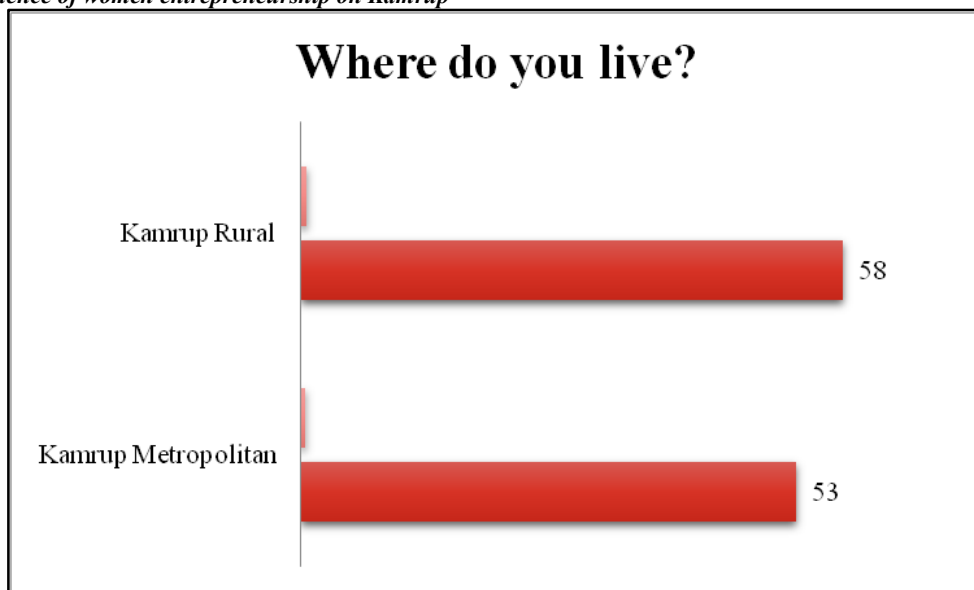


Figure 3: Regional difference
(Source: Excel)

Demographic distribution of responses has highlighted that women entrepreneurship at Kamrup is mainly driven by the economically active age group as 34.23% of respondents aged 36–45 and 28.83% aged 26–35. Regional representation denotes a balanced yet slightly higher rural presence of 52.25% among the respondents indicating the expansion of the entrepreneurial ecosystem beyond the urban boundaries. Demographic evaluation highlights women entrepreneurs especially rural women entrepreneurs in their productive age who are now actively engaging enterprise development. Such attributes have reflected that growing inclusivity or entrepreneurial opportunities among the women entrepreneurs of Kamrup has accelerated the entrepreneurial ecosystem across the rural and urban region.

Transition Dynamics from home based entrepreneurs to SMEs

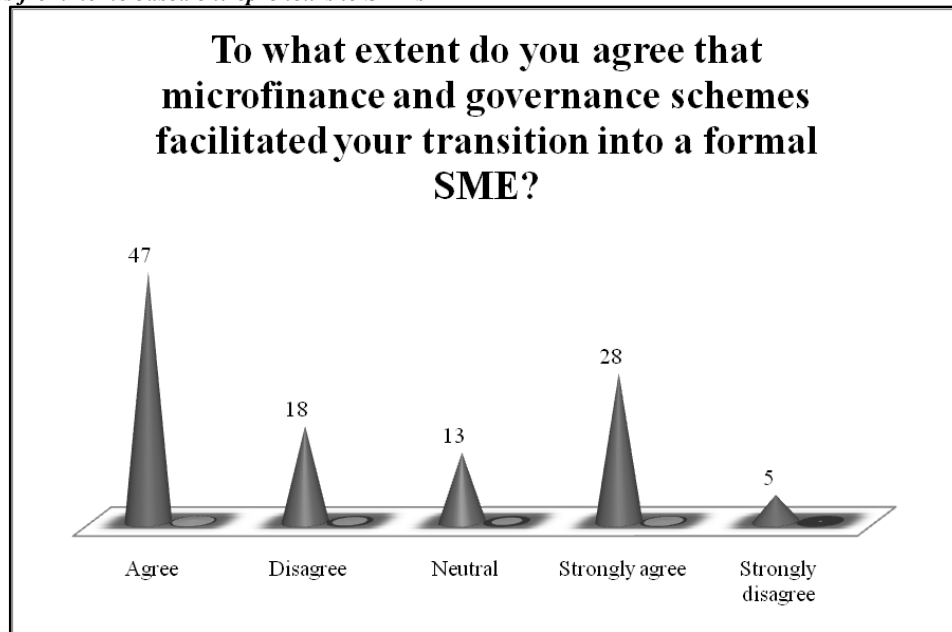


Figure 4: credibility of microfinance and government schemes
 (Source: Excel)

Findings have revealed that 43.24% women entrepreneurs are engaged in home-based business for more than 2 years while 31.53% are trying to transition to SMEs for the last two years. A gradual shift towards formalisation of business among the women entrepreneurs of Kamrup can be seen which has boosted the economic agility in the competitive market. 59.46% of respondents benefit from governmental schemes while 63.06% get training and mentorship for improving their entrepreneurial capacity. Such a superior mechanism has helped 45.95% entrepreneurs to expand their business while 29.73% get the opportunity of starting their own business. Comparative evaluation of the findings have revealed that financial resources, institutional support, and capacity-building initiatives have helped ongoing transition from home-based business to become a SME.

Accessibility and challenges regarding microfinance utilisation

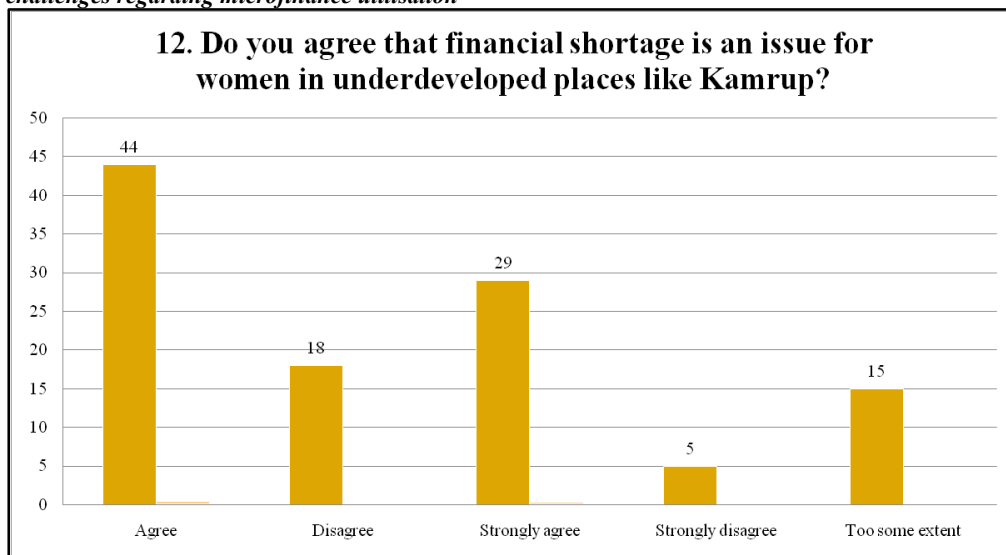


Figure 5: Financial shortage as a prior issue
 (Source: Excel)

Despite the contribution of MFIs in the growth of women entrepreneurs, a majority of the applicants are facing challenges to access required funds from the private institutions or government schemes. In this survey findings, the majority of the participants mentioned that they are facing issues to access required funds due to lack of awareness, complexities and documentation issues. Among the 111 participants 42.3% have mentioned documentation issues as a prior challenge in accessing such schemes. Apart from this, 36.9% stated that higher interest rates of such schemes create barriers for the women entrepreneurs with limited economic capacity. In developing areas like Kamrup most of the women are facing financial shortage. Due to this high interest rate of government or private loans create issues for women entrepreneurs in getting financial stability by establishing SMEs from home-based businesses. Other than this lack of awareness and collateral requirements mostly occur among the women entrepreneurs while accessing the financial resources.

Impact of Microfinance and Governance on business growth

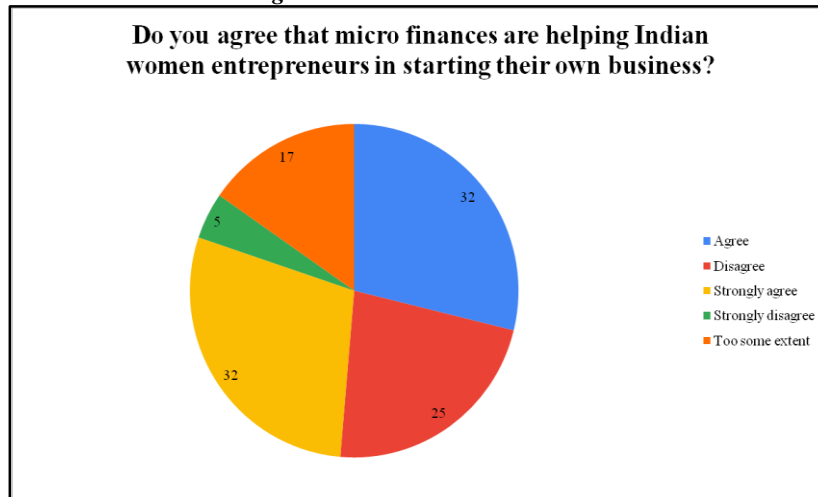


Figure 6: Support of Micro finance to women entrepreneurs
(Source: Excel)

The combined influence of microfinance and governance schemes demonstrates a positive impact on the notion of entrepreneurial development across Kamrup. 46.85% agrees on the credibility of microfinance while 42.34% has confirmed about the effectiveness of microfinance and government schemes in terms of facilitating the growth dynamics of women entrepreneurship. 41.44% satisfied and 16.22% participants of the survey are satisfied and highly satisfied with the terms and conditions of microfinance which has influenced them to take assistance of these schemes for supporting the growth of their business in the competitive marketplace. Findings from the correlation analysis has also supported this approach by showing a positive correlation between satisfaction and financial management with a r value of 0.46276. Positive coefficient has also suggested meaningful directional trends between the credibility of microfinance and growth dynamics of women entrepreneurship dynamics. Collectively these variables indicated the strategic importance of integrated financial services and policy support approaches for strengthening the women driven entrepreneurial ecosystem.

CONCLUSION

Findings of this study suggest that women entrepreneurship approaches in Kamrup are strongly supported by the demographic and socio-economic factors. For instance, the majority of respondents belong to a productive age group which indicates an active growth of women entrepreneurs in business development approaches. Higher representation of women entrepreneurs from rural areas reflects a growing dynamic of inclusivity and effective entrepreneurial expansion beyond urban areas. Such attributes indicate women entrepreneurs, especially from the rural region, are increasingly engaging in economic activities which are supported by institutional frameworks and social acceptance approaches. Transformation from the home based business to SMEs are gradual in Kamrup but it is evident that women entrepreneurs are now leading a massive business chain in the Kamrup region. Accessibility to government schemes, microfinance and training support plays a significant role in facilitating the shift. Prior determiner or motivation approaches business expansion and new venture creation would encourage the entrepreneurial intent among women in Kamrup. However, despite the growth approaches, issues from prior documentation and high interest rates enhance the barriers of accessing prior resources like utilisation of financial services. Overall government schemes and microfinance have demonstrated a positive impact on the entrepreneurial development in Kamrup. The majority of respondents has acknowledged the credibility of microfinance and it has a prior role in the business growth dynamics of women entrepreneurs at Kamrup. Based on the evaluation of correlation analysis, higher satisfaction level from microfinance and government schemes validates the effectiveness of women entrepreneurship is improved by the microfinance approaches. Such attributes would improve the awareness of women entrepreneurs about different government schemes through training and other development approaches for empowering women entrepreneurs.

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