

AN ABSTRACT OF THE THESIS OF

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Women entrepreneurs are an economic force within the American and Oregon economy. Women are starting businesses at two to five times the rate of men. There has been significant research detailing the demographics, barriers, and business management skills of women business owners. Yet, the research to date has been limited and has not contributed to the development of a conceptual model which describes the woman entrepreneur. The purpose of this research was to develop a conceptual model of a woman entrepreneur.

Case studies of ten women entrepreneurs were constructed through extensive interviews. The women identified for this study were white middle class Americans. They were selected through a criterion-based sample technique. The attributes identified were: 1) women entrepreneurs who owned, controlled and operated their business; 2) women entrepreneurs who had been in business a minimum of two years; and 3) women who considered their business to be a full-time endeavor. Written case studies derived from the interview data were submitted to the participants for their validation. The data were qualitatively analyzed to determine emergent patterns and themes.

Women entrepreneurs create their businesses, attract and retain their customers, interact with their vendors, overcome barriers, supervise employees and manage their businesses by developing and nurturing a network of relationships. These relationships are the foundation of the women entrepreneurs'

businesses and represent the dynamic core of the way they view themselves as individuals in business. Women entrepreneurs create and maintain a web of interconnected relationships that can not be viewed in isolation, or negated.

These results are supported by the psychological literature relating to women. Implications for small business counselors, consultants, and training specialists exist.

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Typed by Carol A. Putnam for Carol A. Putnam

DEDICATION

To Dr. Lance Haddon, my husband and partner in life.

You have given me support, empathy, laughter, and love.

I could not have accomplished this goal without you as a part of my life.

The best is yet to come. Oh, the joyful challenges we will face together!

To my mother, Charlotte Putnam.

The woman who is my model of courage, self-development, humor, strength, and supportive love. She once asked me if I could do it differently. I didn't.

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TABLE OF CONTENTS

CHAPTER I: THE PROBLEM	1
Introduction	1
Rationale	4
Statement of the Purpose	8
Objectives of the Study	8
Definition of Terms	9
Delimitations	9
Limitations	10
Summary	10
 CHAPTER II: REVIEW OF THE LITERATURE	 12
Introduction	12
Psychological Concept and Research Related to Women	12
Women Entrepreneurs	19
Demographics	19
Personality Factors	23
Reasons for Becoming Entrepreneurs	25
Types of Businesses	28
Barriers	29
Business Management Issues	38
Networks and Mentors	40
Summary	41
 CHAPTER III: DESIGN AND METHOD	 43
Introduction	43
Methodology	43
Population	47
Instrumentation	49
Data Collection	58
Data Analysis	58
Summary	59
 CHAPTER IV: ANALYSIS OF DATA	 60
Introduction	60
Case Studies	61
Participant 1 - Gloria	61
General Description	61
Family Background/Early Adulthood	62
Relationships	64
Personal Values	65

Work Experience	68
Starting the Business.....	69
Barriers	71
Advice for Others	73
Field Notes - Participant 1	74
Participant 2 - Anne.....	75
General Description	75
Family Background/Early Adulthood	75
Relationships	77
Personal Values	79
Work Experience	80
Starting the Business.....	81
Barriers	84
Advice for Others.....	86
Field Notes - Participant 2	87
Participant 3 - McKenzie.....	88
General Description	88
Family Background/Early Adulthood	88
Relationships	91
Personal Values	93
Work Experience	94
Starting the Business.....	97
Barriers	98
Advice for Others.....	101
Field Notes - Participant 3	103
Participant 4 - Bess.....	104
General Description	104
Family Background/Early Adulthood	104
Relationships	106
Personal Values	107
Work Experience	109
Starting the Business.....	109
Barriers	111
Advice for Others.....	114
Field Notes - Participant 4	115
Participant 5 - Emily	116
General Description	116
Family Background/Early Adulthood	116

Relationships	117
Personal Values	119
Work Experience	120
Starting the Business.....	121
Barriers	123
Advice for Others	124
Field Notes - Participant 5	126
Participant 6 - Michele	127
General Description	127
Family Background/Early Adulthood	127
Relationships	129
Personal Values	132
Work Experience	133
Starting the Business.....	135
Barriers	137
Advice for Others	141
Field Notes - Participant 6	142
Participant 7 - Emma	143
General Description	143
Family Background/Early Adulthood	143
Relationships	145
Personal Values	147
Work Experience	148
Starting the Business.....	149
Barriers	151
Advice for Others.....	152
Field Notes - Participant 7	153
Participant 8 - Maggie	155
General Description	155
Family Background/Early Adulthood	155
Relationships	157
Personal Values	159
Work Experience	161
Starting the Business.....	163
Barriers	165
Advice for Others	169
Field Notes - Participant 8	173

Participant 9 - Tina	174
General Description	174
Family Background/Early Adulthood	174
Relationships	176
Personal Values	179
Work Experience	180
Starting the Business.....	183
Barriers	184
Advice for Others.....	187
Field Notes - Participant 9	189
 Participant 10 - Georgia	 193
General Description	193
Family Background/Early Adulthood	193
Relationships	194
Personal Values	194
Work Experience	196
Starting the Business.....	197
Barriers	198
Advice for Others.....	202
Field Notes - Participant 10	204
 Analysis	 205
General Description	205
Family Background/Early Adulthood	207
Relationships	210
Personal Value	220
Work Experience	232
Starting the Business.....	236
Barriers	250
Advice for Others.....	254
Summary	285
 CHAPTER V: DISCUSSION AND CONCLUSIONS	 290
Introduction	290
Conceptual Model	291
Limitations of the Study	300
Recommendations for Future Research	303
Implications for Resource Providers.....	305
 REFERENCES	 309

Appendix A: Letter of Introduction	322
Appendix B: Woman Entrepreneurs Questionnaire	323
Appendix C: Interview Guide	324
Appendix D: Case Study Review Letter	329
Appendix E: Participants' Responses to Case Studies	330
Appendix F: Relationship of Participants to Each Other	331
Appendix G: Participant Demographics	332
Appendix H: Participant Business	333

A CONCEPTUAL MODEL OF WOMEN ENTREPRENEURS IN SMALL BUSINESSES

CHAPTER I THE PROBLEM

Introduction

There are few highly successful women entrepreneurs, because entrepreneurship requires a tremendous and highly focused aggressive drive. Men have a headstart, being biologically more aggressive than women. And one way men resolve their Oedipal conflicts is through a compensatory effort to prove their worth by creating a highly successful business. Women seem not to experience that conflict as intensely. And apparently, judging from the few women entrepreneurs we see, women are less likely to have other sources of the intense compensatory drive that is necessary to sustain entrepreneurial attack. Helena Rubinstein is a notable exception, and so is her niece, Mala Rubinstein.

Harry Levinson in
the Levinson Letter,
November 1, 1983

Woman as breadwinner is not a new phenomenon; around the world in traditional societies, women have hawked fish, traded cloth, and sold goods and services (Fisher, 1990). This history of commerce could be the cornerstone on which today's women entrepreneurs base their businesses. It has been shown that women utilize different communication patterns (Schaeff, 1985; Tannen, 1990); some have labelled these skills as superior communication skills, for women act as "culture brokers," people who bridge gaps be-

Historically women have been recognized as the purveyors of culture and morals in the Western world (Miller, 1975; Schaef, 1985) while their skills for commerce and trade have been over-shadowed or ignored. As women utilize inclusive communication patterns (Tannen, 1990), the expanding service industry and the growing global economy, women entrepreneurs with their focus on communication across boundaries will encounter incredible opportunities (Fisher, 1990).

The advent of World War II and an accompanying shortage of workers allowed women direct access to the world of work outside of the home, and the world of work has been deeply affected by their entrance. The workplace and women in the workplace have undergone a dramatic change. Before 1940 women comprised only 26 percent of the American worker population (Hisrich & Brush, 1986), but the emergence of women in the labor force has become a driving influence in the American economy (Wolfbein, 1990). The number of women working outside the home has risen steadily since World War II. By the year 2000 women in the work force will be 47 percent of the total working population (Johnston & Packer, 1987).

Matching this influx of women into the world of work outside the home is the growth of the number of women who start their own business. Women-owned businesses comprise the fastest growing segment of the small business population in North America (Stevenson, 1986), and are growing at twice the rate of male-owned businesses (Tripp, 1989, December 27). The number of self-employed women between 1975 and 1985 increased by 76 percent (Black, 1986). During the period from 1972 to 1982, women-owned businesses ac-

counted for revenues of over \$40 billion in the United States and during that same period, the number of women who owned their own businesses rose from 1.7 million to 2.3 million (Hisrich & Brush, 1984). By 1984 there were 3.5 million self-employed women (Bowen & Hisrich 1986; Hisrich & Brush, 1986) in the United States. In 1987, 30 percent of the businesses in the United States were owned by women, with receipts of \$280 billion, or approximately 14 percent of the United States total of gross receipts (U.S. Commerce Department [USCD], 1987).

From 1977 to 1983 businesses owned by women gained market share in every major industry segment in America (Therrien, Carson, Hamilton & Hurlock, 1986). In 1983, companies owned by women generated revenues of \$98.3 billion nationwide (Therrien, et al., 1986). In 1988, the Internal Revenue Service (IRS) estimated that there were 3.7 million women business owners. However, this estimate is just that, an estimate. Women business owners are typically missed or over-looked by government surveys (Therrien, et al., 1986). The IRS identified only those women-owned businesses that were sole proprietorships, ignoring other business configurations. A study conducted by the National Association of Women Business Owners (NAWBO) found that only one-third of women-owned businesses were sole proprietorships. The study shows that 37 percent owned corporations, 23 percent owned S corporations, and 6 percent owned partnerships (Knock, 1988). One researcher indicated that women entrepreneurs are starting businesses at a rate five times faster than men (Scott, 1986). If this trend keeps up, women could own half of all U.S. Businesses by the year 2000 (Therrien, et al., 1986).

The impact of women entrepreneurs and their businesses is also apparent on the state level. Small business is a major component of the economy in the state of Oregon. Oregon is the number one small business state in the nation, the home of more small businesses per capita than any other state (Oregon Economic Development Department [OEDD], 1989). From 1982-1987 all of the net growth in new jobs (113,000) was provided by small businesses with less than 20 employees (OEDD, 1989). In 1972, 20.6 percent of the businesses in the state of Oregon were owned by women (Hisrich & Brush, 1986). By 1989 the number of women-owned small businesses had risen to 40 percent of the total (120,000) in Oregon. In the home-based business sector, Oregon women own 16 percent of all home-based businesses (Taylor, 1989). Eighty-two percent of these women-owned businesses have been in operation for more than two years (Small Business Survey, 1989). The largest number, 37 percent, have been in operation five to nine years.

Rationale

It has been established that women-owned businesses are growing rapidly and that they are an important part of the National and Oregon state economy. However, the information about women entrepreneurs is limited (how they think, what they value, what they need, etc.). The demographics of women entrepreneurs are well researched (married; well-educated, primarily in the liberal arts; have entrepreneurial fathers; and were raised in a middle class environment), but there is no conceptual model of what a woman entrepreneur is in relation to her business, her family, her values and psychological makeup. To date, the research only provides pieces of information regard-

ing women entrepreneurs; there is no psychological concept to describe them. The work of Belenky, Clinchy, Goldberger and Tarule (1986), Caplan (1985), Chodorow (1978), Gilligan (1982), Miller (1976), Schaef (1981), have provided pieces of information in reference to women, their psychology and ways of knowing. However, these pieces have not yet been connected to provide a common thread of understanding regarding women entrepreneurs.

The researchers of women entrepreneurs have also studied and identified pieces of information. There has been no research that connects the psychological literature of women with women entrepreneurs, nor research that seeks to develop a conceptual model of a woman entrepreneur. Previous research on women entrepreneurs has identified that women business owners are neither trained nor experienced in business management (Hisrich & Brush, 1987; Hisrich & Brush, 1983, Hisrich & O'Brien, 1981). Women entrepreneurs encounter societal and business barriers (Hisrich & O'Brien, 1981), and the lack of business management skills places women business owners at a disadvantage. A conceptual model of women entrepreneurs could assist business counselors and Small Business Development consultants tailor their assistance to effectively meet the needs of women entrepreneurs.

As stated, the research on women entrepreneurs has been limited in nature. Schwartz (1976), in an attempt to determine the underlying motivations of women entrepreneurs, interviewed 25 women business owners and compared their responses to data on male entrepreneurs. Her research problem was focused on developing an understanding of female entrepreneurs, yet her subjects were compared to existing data on male business owners. There

was no examination of the cultural or psychological influences that may impact the motivation of women business owners. Schwartz began with appropriate questions to understand one psychological aspect of women entrepreneurs, but examined it in reference to the motivation of male entrepreneurs. The psychological nature of women and the impact of women's psychology on the motivation of women business owners was not addressed.

Hisrich and Brush have completed extensive research studies on women entrepreneurs, most notable has been their initial research on 468 women business owners in 18 states (Hisrich & Brush, 1983) and their longitudinal follow-up study five years later with 344 of the original group (Hisrich & Brush, 1987). These researchers have identified specific skill deficiencies, such as, weaknesses in finance, marketing and business operations (Hisrich & Brush, 1983) and the demographics, (Hisrich & Brush, 1987) of women business owners. Yet, in all of their years of research and the admirable number of women business owners surveyed, they have not developed a model of a woman entrepreneur incorporating the developmental issues of women.

Existing research has targeted the business management skills (or lack thereof) of women entrepreneurs and the types of business barriers they experience (Hisrich & Brush, 1983; U.S. Commerce Department [USCD], 1978). The U.S. Commerce Department Report of the President's Interagency Task Force on Women Business Owners (1978) in conjunction with an American Management Association study (requested by the Task Force) found that women business owners faced universal problems in the areas of financing, education, management training and technical assistance and in sex stereo-

typing and discrimination. The Task Force findings state that women are inadequately prepared for business by the educational institutions they have attended and that there are limited opportunities in either the public or private sector for prospective women entrepreneurs to get the management training necessary for business operation. These studies are informative in relation to the barriers women business owners experience and their identified needs for management training, but limited in scope.

Later research by Scott (1986) to determine women entrepreneurs' business characteristics and their reasons for going into business also indicated a lack of business management skills. She found that the women business owners were unprepared educationally or experientially to start a business. This supported earlier findings. Again, however, there was no connection with the psychological literature of women. Scott recommended that future research focus on the amounts of money that women entrepreneurs make and how much of it they depend on for necessary income. One wonders about the value of research on the amounts of money women entrepreneurs earn when there is no clear context for this information in relation to women entrepreneurs and their world view, psychological needs, or cultural context.

The vast majority of information regarding women entrepreneurs has been piecemeal, examining factors out of context. No one researcher has developed a model of women entrepreneurs that incorporates all the data gathered to date regarding women business owners, and psychological theories relevant to women, in an attempt to develop a conceptual model that describes women business owners in the context of their reality. This conceptual model

or abstraction drawn from specific women entrepreneurs, may provide a model or preliminary pattern that can be examined by other researchers.

Statement of the Purpose

The purpose of this study is to investigate women entrepreneurs in an attempt to develop a conceptual model of a woman entrepreneur.

Objectives of the Study

The specific objectives of this study are:

1. To review literature to support the need for the study and to bring together existing research on women entrepreneurs and the psychological literature of women. The literature topics are listed below.
 - The psychological literature of women.
 - The research relevant to women entrepreneurs.
2. To conduct the research using a case study interview methodology.
3. To interpret the findings and propose a conceptual model of women entrepreneurs.
4. To interpret the findings and prepare recommendations that may prove useful to business counselors, business development centers that attempt to serve the needs of women entrepreneurs, training specialists and future researchers.

Definition of Terms

Entrepreneur: “someone who takes a risk by investing capital, ability, time and effort to start a business. The entrepreneur takes this risk in anticipation of a return on that capital, ability, time and effort” (USCD, 1978, p. 4).

Women Business Owner: Woman who is a sole proprietor, general partner, owner of at least five percent of the corporate stock, or self-employed, who engages in the day to day operation of the business (Women Entrepreneurs of Oregon, By-Laws, 1990). (Woman Entrepreneur and Woman Business Owner will be used interchangeably for this study).

Psychology of Women: A distinct sub area of psychology (Hyde and Rosenberg, 1976).

Delimitations

This study is delimited to ten women business owners who meet the following “recipe of attributes” (Goetz and LeCompte, 1984):

- 1) women who owned at least five percent of their business and who controlled and operated their business on a daily basis;
- 2) women who had been in business a minimum of two years;
- 3) women who considered their business to be a full-time endeavor;
- 4) women who were recommended for the study either through the network selection (snowballing) process (Bodgan & Biklen, 1982; Burgess, 1984) or reputational-case selection process (Goetz & LeCompte, 1984; Merriam, 1988).

Limitations

There are three limitations in this study. The first relates to the research limitations inherent in the process and procedures of interviewing. These include the following issues: 1) the danger of interviewer bias is constant (Best, 1977); 2) words and symbols used in the researcher's world may have different meanings in the subject's (Bogdan & Taylor, 1975); 3) any information-gathering device is constrained by its structure and location (Fielding & Fielding, 1986); and 4) case studies are vulnerable to subjective bias and do not allow generalizations to the total population (Isaac & Michael, 1981). The second limitation is that potential users of this research should examine the methods employed and the persons studied before applying the findings to another situation. The purpose of this study is to develop a conceptual model of a woman entrepreneur. Future research will be necessary to test the theory. This conceptual model may be helpful when providing business counseling or training services targeting women entrepreneurs, or in the development of future research studies. The third limitation is that this study is based upon Western psychological research and research of women entrepreneurs within the context of Western culture. Potential users of this conceptual model should not attempt to apply this model to other cultural contexts.

Summary

Women entrepreneurs are an economic force within the American and Oregon economy. Women are starting businesses at two to five times the rate of men. There has been significant research detailing the demographics, barriers, and business management skills of women business owners. Yet, the

research to date has been limited and has not contributed to the development of a conceptual model which describes the woman entrepreneur. The purpose of this research is to develop a conceptual model of a woman entrepreneur. This preliminary pattern could be used as a framework from which educational institutions, business counselors, or management specialists could design training or consulting services to better serve the needs of women entrepreneurs and potential entrepreneurs.

CHAPTER II

REVIEW OF THE LITERATURE

Introduction

To assist in the development of a conceptual model of a women entrepreneur, a review of the literature regarding the psychology of women and existing data on women entrepreneurs has been conducted. The purpose of this review is not to discuss all the psychological theories of personality, as this would be beyond the scope of this research, but to examine the psychological literature related to women in relation to the existing research on women entrepreneurs. The focus for this review has been directed toward those theories that speak directly to the psychology of women (as distinct from men) and those theories that address the social psychological aspects of women as has been addressed by previous researchers. The reader is asked to remember that psychology, like all science, is a cultural institution and is not value-free and uninfluenced by the cultural context (Marecek, 1989). In summary this literature review examined the psychology of women and the existing research on women entrepreneurs in an attempt to provide a context for the study of women business owners. The review of the literature identified possible interview questions for the study.

Psychological Concept and Research Related to Women

From the initial works of Freud, Horney, and Erikson, to Miller and Gilligan, the psychology of women has been theorized, debated, written and re-writ-

ten. Women have been psychologically described as a result of their anatomy, their role in society, their capacity for relationships, their moral decision-making, and their play as children. To develop a model of a woman entrepreneur, the psychology of women has been examined in relation to the existing research on women entrepreneurs. Women become entrepreneurs as part of a life strategy (Noble, 1986), developing businesses that fit within the realm of their family and household organization responsibilities (Stevenson, 1986) and as an attempt to have more control over their working lives (Goffee & Scase, 1985; Gregg, 1985).

Women have been historically denied full access to the economic sector of the Western culture and as such have developed psychological compensation patterns that were the natural result of the domination of women within the patriarchal culture (Adler, 1927). One of these routes of compensation was to move in a “masculine” direction, to be energetic and ambitious, and choose activities that were regarded as within the domain and privilege of men, for example to work outside the home (women entrepreneurs). Other routes were to resign themselves to the situation and become helpless or to believe in the inferiority of women and accept the womanly role (Adler, 1927).

It is important to understand the psychological nature of women within the male-dominated society and the subordinate position that women have been assigned within the patriarchal system (de Beauvoir, 1952, Miller, 1976).

One is not born, but rather becomes a woman. No biological, psychological, or economic fate determines the figure that the human

female presents in society; it is civilization as a whole that produces this creature, intermediate between male and eunuch, which is described as feminine (de Beauvoir, 1952, p. 301).

Women faced significant cultural factors that lead them to become dependent and over-value love relationships. This is due to the isolation of women from economic and political responsibilities (Horney, 1939). They have been encouraged to develop substandard behaviors and personal psychological characteristics that are pleasing to the dominant group such as “submissiveness, passivity, docility, dependency, lack of initiative, inability to act, to decide, to think, and the like” (Miller, 1976, p.7). However, not all women subscribed to the dictates of the dominant group and were passive and dependent; the penalty these women experienced were economic hardship, social ostracism, and psychological isolation, (Miller, 1975) and most likely the diagnosis of a personality disorder (Ussher, 1989). These women took the “masculine” route described by Adler, and in the current context become women entrepreneurs. Given this psychological isolation, how do women develop their sense of who they are in relation to others?

Women develop their sense of self, their sense of who they are in the world based upon their ability to form and maintain relationships, and the type of affiliations and relationships they create (Gilligan, 1982, Miller, 1975). As women have been culturized to be the primary caretakers of children, the “feminine personality comes to define itself in relation and connection to other people more than masculine personality” (Chodorow, 1974, p. 44).

“The basic feminine sense of self is connected to the world” (Chodorow, 1978,

p. 169) and the importance placed on the role of motherhood in the development of women (Deutsch, 1944). It is a logical consequence that they determine their worth based upon the consequence of their relationships.

Western female socialization is not clear or unambiguous, just as the adult feminine role is not seen as an essential or important part of the society. Women get trained partially for traditionally feminine roles like child-rearing and house keeping and for a personality stressing passivity, compliance, and “goodness.” At the same time they are taught in school goals of achievement and success, and it is made clear to them that their other feminine role and its values are less desirable and less highly valued in the progress of humanity and the world (Chodorow, 1989, p. 41).

Perhaps this is a primary underlying motivation for women entrepreneurs to concentrate in the “female” industries, the service sector (Birley, Moss, and Saunders, 1987; Birley, 1989; Cromie, 1987).

It has been said that women develop a sense of self within the context of social and cultural victimization resulting from the male-dominated society (Greenspan, 1983; Miller, 1976; Sanford and Donovan, 1984).

Feminist theory has isolated the family as the place in which the inferiorized psychology of femininity is produced and the social and economic exploitation of women (as wives and mothers without legal or economic independence) is legitimated (Mitchell, 1974, p. xviii).

Yet these affiliations and the resulting relationships can be seen as both a fundamental strength (Rosener, 1990) and an inevitable source of problems for women within the world of work and the economics of our society. For women to be self-determined and self-directed in the realm of work, some aspect of their affiliations with others must suffer, resulting in a violation of the social order and an added stress upon the individual woman (Miller, 1976, Neider, 1987). Yet the elevation of male achievement and the devaluation of women's concerns for the care of others could be a commentary on the culture rather than a problem with the development of women (Westkott, 1989).

Women struggle with the issue of choice, taking care of their own needs or the needs of others, for the definition of the self and the worth of the self is dependent upon the ability to care for others (Gilligan, 1982). Through their early socialization and relationships with their mothers, women develop a sense of self that is continuous, not stratified or linear like that of men (Chodorow, Rocah, & Cohler, 1989). Women develop and continue affectionate bonds or relationships and maintain responsibility for those bonds (Tavris, 1992). This creates a perpetual gray area of decision making for women, for the female system is flexible, emerging, and a continuing process; there is no clear right and wrong within this system (Gilligan, 1982, Schaef, 1985).

Women focus on developing relationships and maintaining relationships, at work and at home. However, the burden of maintaining their relationships are still placed on women (Schaef, 1985). Although there is no clearly defined system of right and wrong, women are typically to blame if anything goes wrong in their interpersonal relationships, and women at work have learned

that they can be considered competent or nurturant, but not both (Caplan, 1985). The objection that a woman cannot be both feminine and competent could be a smoke screen by the male society and their preoccupation with sex and preference for dealing with women as sex objects rather than peers (Laws, 1979).

As a result of this “web” of responsibility and relationships (Gilligan, 1982), women have found it impossible to separate and rank the importance of their work and family responsibilities, and state that they frequently experience strain between the roles (Gray, 1983). Yet this relational role for women is a distinct disadvantage within the Western culture. The female world, a world of norms and behaviors that revolve around the love and duty ethic are not valued and not considered valuable in the white male culture of the criteria of cash (Voydanoff, 1988). This aspect of the female personality could account for the number of women entrepreneurs who undertake service and retail endeavors (Birley, 1989; Therrien, Carson, Hamilton, & Hurlock, 1986) although low capitalization costs for these types of businesses can not be overlooked, as a motivational factor.

Women perceive the world in relational or interpersonal terms and downplay occupational achievements (Gilligan, 1982). They tend to esteem themselves only in reference to those whom they love and esteem (Sanford and Donovan, 1984). Unlike a man who can be deemed successful in his occupation, the woman who achieves is generally not considered successful unless she also has a husband and family, creating a dual role expectation for women (Bardwick, 1971).

Achievement for women is still defined as those areas of competence traditionally associated with males, again, because these forms of achievement are also associated with social value, social rewards and power (Barnett, & Baruch, 1978). The personality factors of women entrepreneurs have been studied only in the context of male indicators of success: need for achievement, internal locus of control, risk taking, and masculine gender identity (Bowen & Hisrich, 1986). In our culture, both men and women apply masculine criteria to achievement, thus women who distinguish themselves professionally run the risk of alienation and of being labeled a failure as a woman (Bardwick, 1971).

A woman's search for self in the world also affects the individual's way of knowing what is truth or reality; her ability to trust her own knowledge and listen to her own voice is dependent upon her development of the self (Belenky, Clinchy, Goldberger & Tarule, 1986). The development of a knowing self (and a capacity to listen to her own voice) is difficult to achieve in Western culture for women's opinions are frequently devalued (Belenky, et al. 1986) and the nature and structure of women's talk is different (Tannen, 1990). For if women determine who they are in relation to others and the relationships they maintain, yet they do not have an equal "say" in those relationships, the woman's ability to trust her own knowledge is impaired. The development of a constructionist point of view and the ability to integrate both internal truth and external information and in this process develop a high tolerance for ambiguity is the goal of a woman in today's society (Belenky, et al. 1986). As women are relational and do not compartmentalize thought and feeling, work and home, they do not view their lives as separate entities. This relates to the difficulty women have in ranking their home and work responsibilities, and the pull at the "web" of their lives.

Women have been socialized to be responsible for their relationships and to define themselves according to the esteem they receive in those relationships. The reality of women's lives in Western culture is that they see their lives as a "web rather than a succession of relationships, autonomy rather than attachment as the illusory and dangerous quest" (Gilligan, 1982, p. 48). The definition of self and the worth of self is dependent upon the ability to care for others. This propensity to care for others can be realized in the world of work through management styles (Rosener, 1990) and the development of a service based business.

Women Entrepreneurs

Research on women entrepreneurs has been extensive in the past five to ten years, but piecemeal in nature. Rather than examining the whole world reality of women entrepreneurs, researchers have concentrated on isolated aspects of their business world experience, with minimal entry into their domestic or personal experience. To date the areas of examination have focused on: demographics, specific isolated personality factors, reasons for becoming an entrepreneur, types of business, barriers, business management, the formation of networks and utilization of mentor relationships.

Demographics

The marital status of women entrepreneurs is not surprising given the reality of the Western culture within which they reside and operate; successful women are married. Yet, it is interesting to note that even the research on the

marital status of women entrepreneurs is not sharp and clear. The majority of the researchers indicate that women entrepreneurs are married (Hisrich & Brush, 1983; 1987; Hisrich & O'Brien, 1981; Humphreys & McClung, 1981; Mescon & Stevens, 1982; Neider, 1987; Scott, 1986; Sexton & Kent, 1981; Stevenson, 1986; U.S. Commerce Department, Task Force, 1978). However, a handful of researchers have concluded that, given their populations, women entrepreneurs are single (single or divorced) (Charboneau, 1981; Schwartz, 1976; and Smith, McCain & Warren, 1982). Some researchers have stipulated that a portion of their married populations have been previously divorced and this has been attributed by the women entrepreneurs to the stress of being a business owner and the responsibility of maintaining a relationship (Abarbanel, 1987b; Neider, 1987). This would seem to substantiate the notion of women being responsible for the maintenance of relationships and the price they must pay to operate out of the expectations of the Western white male patriarchy and to be competent (Chodorow, 1989; Gilligan, 1982).

Competent women within our culture, "people who do well what they set out to do, effectively organizing human and material resources to achieve, create, or produce a socially valued service or product" (Barnett & Baruch, 1978 pp. 13-14) are typically highly educated. Women entrepreneurs also fit within this definition; as a whole, they are well educated (Abarbanel, 1987c; Birley, Moss, & Saunders, 1987; Charboneau, 1981; Hisrich & Brush, 1984; Humphreys & McClung, 1981; Mescon & Stevens, 1982; Sexton & Kent, 1981; Scott, 1986; Smith, McCain, Warren, 1982) and are frequently better educated than male entrepreneurs (Stevenson, 1986).

The education that women entrepreneurs received may not have necessarily prepared them to start and manage a business (Hisrich & Brush, 1983), for their degrees are frequently within the areas that fall under the heading Liberal Arts (Bowen & Hisrich, 1986; Hisrich & Brush, 1984; 1986; Scott, 1986; Stevenson, 1986) rather than Business or Engineering. Given the mixed messages that young women receive in school, to achieve but only in traditional female areas (Barnett & Baruch, 1978), this finding is not a surprise. Women entrepreneurs in their educational endeavors have followed the pattern subscribed by the Western culture, to seek success in “female” tracks.

Following the role expectations within our culture, as indicated previously, women entrepreneurs are in general married. Due to the nature of the web of relationships and their feelings of responsibility within the relationship (Gilligan, 1982), women business owners look to their husbands for emotional support and encouragement (Hisrich & Brush, 1984; Sexton & Kent, 1981; Stevenson, 1986). The reality of women entrepreneurs’ husbands “walking the talk” however, is not apparent in the research (Longstreth, Stafford, & Mauldin, 1987). Women entrepreneurs may remove themselves from the labor market by starting a business, but not from the responsibility of childcare and household concerns. This aspect of business/household responsibilities has been labeled the “lack of unpaid help” (Birley, et al., 1987). Although women entrepreneurs have indicated that their spouses provide emotional and financial support (Bowen & Hisrich, 1986), household support and help with family responsibilities is non-existent (Stevenson, 1986) thus limiting the time and energy the women have to invest in their business endeavors. In examining the reverse situation—married male entrepreneurs

and their familial support, the wives of male business owners are frequently involved in the operation of the business, as unpaid employees (Longstreth, et al., 1987). Thus women entrepreneurs are responsible for their business endeavors as well as the organization and functioning of their households. This behavioral pattern again supports the cultural expectation of women's responsibility for family and household (Chodorow, 1989, Miller, 1975).

Family management responsibilities and the management of a business indicate that women entrepreneurs have blended two diverse societal expectations, the "masculine" and the "womanly" roles. Research detailing the family of origin of women entrepreneurs may suggest how these women learned that a blending of behaviors was acceptable. In an examination of women entrepreneurs' family of origin, two important aspects have been identified in the research: 1) a significant number of women entrepreneurs are first born (Hisrich & Brush, 1983; Hisrich & O'Brien, 1981; Sexton & Kent, 1981; and Watkins & Watkins, 1983) and 2) women entrepreneurs come from families in which the father was self-employed (Hisrich & Brush, 1983; Hisrich & O'Brien, 1981; Mescon & Stevens, 1982; Sexton & Kent, 1981; and U.S. Commerce Department, 1978). Given the psychological nature of women (relationship oriented) and strong societal message (traditional roles) women entrepreneurs have melded business and family issues. This amalgamation could be the result of being the oldest, and therefore receiving more attention from parents, (Barnett & Baruch, 1978) and the existence of a self-employed model in their developmental years.

Personality Factors

Rather than examining the theories of personality directly related to women and investigating women entrepreneurs within this context, researchers have focused on isolated personality factors; factors that have been previously investigated in reference to male entrepreneurs. The personality indicators most often researched are: need for achievement, internal locus of control, risk taking, and masculine gender identity (Bowen & Hisrich, 1986). The research in these areas has been inconclusive to date, and has not provided a definitive picture of a woman entrepreneur or her personality.

Conflicting evidence regarding women entrepreneurs' need for achievement as a personality factor and motivator for business start-up is rampant in the literature(Bowen & Hisrich, 1986). The reader is cautioned that within the research a definition of need for achievement in reference to women entrepreneurs has not been identified. Given the psychology of women and their concern for relational success, it is questionable whether a need for achievement scale or instrument designed for the general population is appropriate. With this limitation in mind, the evidence to date is debatable.

Brockhaus' (1987) review of 12 studies lead him to conclude that there is no relation between high need for achievement and ownership of a business, which directly contradicts DeCarlo and Lyons (1979) and Neider (1987).

Again, the definition of need for achievement as well as the other personality factors has not been developed based upon a women's orientation to psychology and then applied to women entrepreneurs.

The aspect of locus of control for women entrepreneurs is inconclusive, Bowen & Hisrich (1986) speculated that women entrepreneurs were more internally oriented than their male counterparts, yet Bailey (1986) found that high performing entrepreneurs were more externally oriented. Due to the lack of a diversified female population in the world of work, studies conducted to examine women entrepreneurs' locus of control frequently compared them to secretaries and women managers. Waddell (1983) determined that women entrepreneurs are more internally motivated than the general population based upon this study. One wonders if this research would have provided different outcomes if the women entrepreneurs were compared to women astronauts or engineers, women who have chosen career paths other than the culturally defined "woman's work."

Risk taking is another area that has not been defined in reference to the psychology of women, yet has been studied and applied to women entrepreneurs. The relational nature of women (Gilligan, 1982) suggests that risk taking for women involves any activity that may place stress on the relationship. Masters and Meier (1988) examine risk taking between male and female entrepreneurs, but neglect to define their context of risk taking. Their conclusion of no difference in the risk taking propensity of male and female entrepreneurs is therefore suspect. The reader is left to assume that this research is focused on risk taking in business endeavors, however this is not specified. The lack of a definition of risk taking in reference to entrepreneurs continues to be a bone of contention, as investigators neglect to specify risk taking in general (hot air ballooning, white water rafting, etc.) from monetary risks (Brockhaus, 1987).

For those women who are achieving and autonomous within our culture, they have been defined as exhibiting a “masculinity complex” (Laws, 1979). Researchers have followed this line of thinking to examine gender concept in reference to women entrepreneurs and conclude that they must therefore identify with the masculine gender. Sex-related differences or masculine gender identity of women entrepreneurs has yet to be proven in the research (Stevenson, 1986). Again, the concept of gender identity has been taken out of context regarding women entrepreneurs and examined in reference to a male model that may or may not be appropriate. This could be a result of researchers of women entrepreneurs using descriptors that are culturally derived and were historically used to describe men: individualist, creative, self-confident, competitive, goal-oriented, aggressive, and leader; thus leading the researchers to conclude male gender orientation.

In summary, personality factors applied to women entrepreneurs have been isolated and examined, but not adequately defined or placed within a context that is relevant to women entrepreneurs. As a result, the research to date is inconclusive and suspect, providing information about women entrepreneurs but limiting in knowledge regarding them.

Reasons for Becoming Entrepreneurs

Investigators have been intrigued by the rationale or motivation of women entrepreneurs to become business owners as this is a step outside the career path normally relegated to women within the Western white male culture. Bearing in mind the words of anthropologist Marilyn Pollock: “For men,

being an entrepreneur is a business strategy. For women, it's a life strategy" (Noble, 1986, p. 35). The reasons women become entrepreneurs are not unexpected or surprising. Frequently researchers conclude that women become entrepreneurs for much the same reasons as men: 1) to have more control over their working lives; 2) a desire to work independently; and 3) personal achievement (Abarbanel, 1987a; Birley, 1989; Goffee & Scase, 1985; Gregg, 1985; Hisrich & Brush, 1983; Humphreys & McClung, 1981; Schwartz, 1976; Scott, 1986; Stevenson, 1986; USCD, 1978).

A further examination of the motivators behind women becoming entrepreneurs identifies concerns particular to women in the Western culture and suggests societal changes that affect women business owners and potential women business owners. Plateauing within organizations has created limited opportunities for women to advance within the ranks (Abarbanel, 1987a; Bardwick, 1986; Jennings, 1987). This phenomenon of organizational advancement only to a certain level places a pressure on women who have highly developed management skills and who are denied the opportunity to effectively utilize them (Rosener, 1990). To overcome this limitation, women start their own businesses (Jennings, 1987).

This desire to utilize skills outside the context of culturally confining and subservient roles has been identified as a strong motivator for women entrepreneurs (Chaganti, 1986; Cuba, Decenzo, & Anish, 1983; Goffee & Scase, 1985; Stevenson, 1986). Yet traditional demands also figure into the motivation equation for women entrepreneurs. Parenting and childcare responsibilities were cited as motivators for women to start their own business (Birley, 1989). Designing and

developing their business to accommodate parenting responsibilities was a differentiating factor for married women in Birley's study. It is interesting to note that parenting responsibilities has yet to be indicated as a motivator by male entrepreneurs, seeming to support the importance of the cultural and psychological training women have experienced.

One researcher has discovered an interesting phenomenon within the ranks of women entrepreneurs and their motivation for starting a business. In a study of 52 women business owners in Florida, Neider (1987) found what she called two generations of women entrepreneurs. The first generation started their businesses as a result of a family crisis, such as divorce, husband's bankruptcy, or death. The second generation (those under 50 years of age) started their businesses to achieve personal satisfaction. This finding suggests that historically, women had to experience a severe crisis to be culturally allowed to become business owners and move into the realm of the White male society. Slow societal changes (the women's movement) and a higher educated population of women may have allowed the second generation the latitude to escape low paying occupations and become entrepreneurs without the necessity of experiencing a severe family crisis as a motivator.

Monetary gain is a disputed motivation for women entrepreneurs; one study claims monetary gain as a primary factor (Scott, 1986) while Neider (1987) found not one woman in her study indicated money as a primary motivator. This motivator has not been examined in the light of family responsibilities and women entrepreneurs. As women have historically been relegated to low paying occupations without status or possibility of advancement, a

woman who is the primary support of her family may indicate that money is a motivator. To date investigators have not examined motivators within this context. Examining this information in the context of the psychology of women and their responsibility for family, this money as motivator issue can be viewed in a different light within our culture.

Types of Businesses

Entrepreneurs typically start businesses in fields where they have had past experience (Hisrich & Brush, 1983); yet women entrepreneurs rarely have business experience (Bowen & Hisrich, 1986; Hisrich & Brush, 1986) or start a business in an area in which they have expertise (Scott, 1986). Women entrepreneurs start their businesses utilizing skills developed in traditional women's work roles: education, secretarial-typist, retail sales, lower and mid-management, and bookkeeping (Scott, 1986, Stevenson, 1986). Given their psychological make-up and educational and work backgrounds, women have been prepared to operate within the service sector. The domination of women business owners in the service industries (Birley, 1989; Birley, et al., 1986; Bowen & Hisrich, 1986; Cromie, 1987; Hisrich & Brush, 1983; Scott, 1986; USCD, 1978) should, therefore, come as no surprise. There has been some speculation within the research that women concentrate in the service based businesses because of the lower start-up costs (Therrien, Carson, Hamilton & Hurlock, 1986). It is difficult to determine if this is a factor in their selection of business type without examining other issues, i.e. cultural context and pressure, psychology of women, educational and business background, and lack of access to capital, or other barriers.

Barriers

Aside from the cultural barrier of stepping outside the boundaries prescribed by the patriarchal society (Schaef, 1985), women entrepreneurs experience a variety of barriers to their initial start up and the building of their businesses. These barriers include: 1) sexist educational institutions (USCD, 1978); 2) exclusion from clubs and organizations where business deals are discussed (Laatz, 1990; "Letter Urges," 1990; Therrien, et al., 1986); 3) lack of formal business management experience (Hisrich & Brush, 1984; Nelton, 1984); 4) lack of access to government procurement procedures and being "hidden" business owners (Hisrich & Brush, 1985; Nelton, 1984; USCD, 1978; Thompson, 1986); 5) lack of access to capital (Birley, et al, 1987; Bowen & Hisrich, 1986; Chaganti, 1986; Charboneau, 1981; Gregg, 1985; Hisrich & Brush, 1984; Hisrich & O'Brien, 1982; Neider, 1987; Schwartz, 1976; Scott, 1986; Stevenson, 1986; Therrien et al., 1986); 6) not being taken seriously by potential customers (Birley et al, 1987; Hisrich & Brush, 1985; Therrien et al., 1986); 7) inability to acquire or keep health insurance (Rosenblatt, 1990); and 8) lack of unpaid help (Birley et al., 1987; Longstreth, et al., 1987).

Experiencing a sexist educational system, potential women entrepreneurs are denied the benefits of role models, supportive instructors, encouraging counselors, and coursework that is appropriate for their future business success. The Task Force on Women Business Owners (USCD,1978) detailed the obstacles that educational institutions create for potential women business owners. The Task Force

"found evidence of obstacles to women who want to enter the entrepreneurial ranks. Some of these obstacles are based upon an educational system that

reinforces outmoded sexist distinctions, deprives women of the opportunity to develop and nurture aspirations for many careers and provides an inadequate education for non-traditional careers." (p. 4)

Once out of the educational system and involved in her business, a woman entrepreneur is still at a disadvantage in terms of educating herself in the skills and abilities of entrepreneurship. There are some existing small business offerings available, but in a national study of 76 institutions "the primary emphasis of collegiate education is the conventional student enrolled in a degree program" (Zeithaml & Rice, 1987, p. 45), not current entrepreneurs.

Although the impact of entrepreneurship education on individuals who currently own businesses is not known at this time, (Clark, Davis & Harnish, 1984) the significant lack of business management education that women entrepreneurs experience (Hisrich & Brush, 1984) contribute to the difficulties that women entrepreneurs encounter daily. Women entrepreneurs have identified areas of curriculum that would be of assistance to them. These include: business practices, manufacturing, salesmanship, market information, competition trends, financial issues, tax information, how to obtain credit, and general business concerns (Hisrich & Brush, 1984; USCD, 1978).

Exclusion from business educational opportunities and moving through sexist educational institutions are not the only barriers women business owners face. Within the White male culture there are many types of social and philanthropic groups (i.e. Kiwanis, Rotary, Lions, etc.) that have a history of precluding women members (Laatz, 1990, March; "Letter Urges," 1990,

February). These male-dominated group environments are where business deals are discussed and made (Therrien et al., 1986); but women as a rule do not join these groups in large numbers. There is no evidence in the research to indicate the reasons why women entrepreneurs do not become involved in these male-dominated groups, but information regarding the development and use of women's networks may suggest that women business owners prefer to seek their own support and business groups (Black, 1986).

Women entrepreneurs have developed their own business groups and networks to counter-act their exclusion from the "ole boy" networks, but they can't form groups to counter-act their exclusion from government procurement programs and their lack of access to government dollars (USCD, 1978). In 1983 women-owned businesses received \$863 million in federal prime contracts. This might appear to be a significant portion of the available government dollars, yet this represented a little over one-half of one percent of the total federal procurement expenditures (Nelton, 1984). This under-representation of women business owners and their access to federal dollars has been attributed to a lack of communication between procurement officers and women business owners (Nelton, 1984).

This lack of communication can be the direct result of women business owners experiencing difficulty in acquiring information in time to assemble and submit bids (Hisrich & Brush, 1985). Inadequate communication and information regarding bids are not the only barriers to federal dollars, women entrepreneurs have faced skepticism regarding their ability to handle a government contract (Thompson, 1986). It appears that women entrepreneurs

face a double-bind regarding access to federal contracts; they are not informed about the government bids and the process for submitting a bid until it is too late to develop a proposal and they are not taken seriously by government agents regarding their ability to handle a government contract.

Should a government procurement agent determine to inform women entrepreneurs about a future government contract going out to bid, he or she may have difficulty locating women entrepreneurs. Women are frequently hidden business owners. Partnerships and corporations are not indicated in statistics that indicate business ownership by sex, these figures relate to sole proprietors only (Nelton, 1984). A study conducted by the National Association of Women Business Owners concluded that 71 percent of the firms contacted were corporations or partnerships (Nelton, 1984).

Business structure is not the only limitation regarding access to the hidden population of women business owners. Women business owners are concentrated in the service sector of industry. The Standard Industrial Classification codes (a classification system used by the government for data collection) do not apply to the service sector of the economy, most of the codes relate to manufacturing (Thompson, 1986). There have been attempts to locate and to register or certify businesses owned by women (Office of Minority, Women and Emerging Small Business [OMWESB], 1990), and therefore create a database of women owned businesses for state contract dollars. An examination of the commodity codes for the State of Oregon resulted in a finding that out of 72 codes, two codes could be applied to women owned businesses (OMWESB, 1990). Of these two codes, one was labelled "Non-Construction

Services” and the other labelled “Services,” which included “Aerial spraying,” “Armored car,” “Auto-towing,” and “Ship repair/renovation.” Although these are considered services by the OMWESB, these are not areas in which women business owners tend to concentrate (Hisrich & Brush, 1983; USCD, 1978; Therrien, et al., 1986). Women business owners may be at a disadvantage due to the labeling of services by state and federal agencies or state and federal agencies may not require the types of services that women business owners provide; to date there is no research to indicate which scenario is more tenable.

Researchers know that women business owners concentrate in the service and retail sectors of the market place (Bowen & Hisrich, 1986; Ford, 1987; Hisrich & Brush, 1983). What researchers do not yet know is why women entrepreneurs are found primarily within these two areas of business. It has been suggested that women entrepreneurs start service businesses because of the low start-up costs involved (Birley, 1989; USCD, 1978; Therrien, et al., 1986). This may indeed be the primary motivation for the type of businesses women start due to their inability to acquire capital. Access to capital is the problem cited the most by women in business (Birley, et al., 1987; Bowen & Hisrich, 1986; Chaganti, 1986; Charboneau, 1981; Gregg, 1985; Hisrich & Brush, 1984; Hisrich & O’Brien, 1982; Neider, 1987; Schwartz, 1976; Scott, 1986; Stevenson, 1986; Therrien, et al., 1987).

Lack of access to capital may be a result of prejudicial beliefs by the members of the male-dominated banking and financial institutions; “the biggest obstacles women entrepreneurs face is dealing with a 99 percent male banking

and financial community” (Charboneau, 1981, p. 22). It has been suggested by some researchers that women business owners experience difficulty acquiring capital to finance their businesses due to the service nature of the businesses (Hisrich & O’Brien, 1982; Therrien, et al., 1986). Yet women business owners in non-traditional business areas (i.e. construction, computer services, planning and architecture and manufacturing) also experienced significant problems in obtaining lines of credit (Hisrich & O’Brien, 1982), which would suggest that the type of business is not at issue. Another explanation for women entrepreneurs’ difficulty in acquiring capital is overt and covert discrimination by the male-dominated banking community.

It is difficult enough for an unproven entrepreneur to find money for a start-up venture, but an unproven woman entrepreneur is at a double disadvantage (Farrell, 1984). She must overcome her lack of business experience and the discriminating attitudes of the financial community (Black, 1986; Gregg, 1985; Hisrich & Brush, 1983; Hisrich & Brush, 1987; Nelton, 1984; Seglin, 1986; Therrien, et al., 1986). Although there is some dispute in the research, women business owners believe they have been discriminated against by the financial community. In a survey of women business owners who had applied for at least one loan, 38 percent had been denied loans, and 62 percent believe they had been discriminated against. Of those women who were offered loans, 29 percent believed they had received discriminatory terms (Black, 1986). The types of discrimination that women business owners face is frequently subtle and demeaning in nature (i.e. husbands must co-sign loan, single women asked what will happen to their business if they marry) (Black, 1986; Moskowitz & Pave, 1985).

An investigation into discriminatory practices by members of the financial community discovered two important factors that account for women entrepreneurs lack of access to capital; 1) venture capitalists do not advertise but rely on word of mouth networks, networks that do not include women (USCD, 1978) ; and 2) bankers reported women business owners lacked experience and self-confidence and were therefore determined to be a poor risk (Nelton, 1987). Women entrepreneurs must therefore overcome bankers' cultural bias and their own cultural conditioning regarding relationships and competition (Carter, 1980/81).

Whether inability to acquire capital is a result of inexperience or discrimination or both, in 1988 the Women's Business Ownership Act was developed to offer women entrepreneurs access to small bank loans to start or expand their businesses (Tripp, 1989). The language within the Act seems to indicate that there has been a history of discrimination; provisions of the act include stricter fair-credit measures extending the protection of the Equal Credit Opportunity Act to women seeking business loans. Historically banks have been unwilling to extend commercial bank loans for less than \$75,000 to \$100,000. Women entrepreneurs are focused in the retail and service based industries and do not need bank loans of this size. A component of the Act creates a mini-loan provision for access of loans of up to \$50,000 for small business owners (Tripp, 1989). This mini-loan program and the new language of the Act may help women entrepreneurs overcome a history of overt and covert discrimination from the financial institutions.

It has been reported that government procurement agents and members of the financial community do not take women business owners seriously.

Attitudes from members of both communities have created barriers in women entrepreneurs' ability to acquire government contracts and financial backing to start or expand their business. Women business owners also experience this mind set from potential customers (Birley, et al, 1987; Hisrich & Brush, 1985). "They just never thought there was anything more to me than my looks" (Therrien et al., 1986, p. 62). This attitudinal barrier may explain why women entrepreneurs have customer bases that are 75 percent women (Birley, et al., 1986).

Attitudinal barriers from government agents, the financial community, and potential customers are not the only sectors of bias and discrimination that women entrepreneurs must face. Insurance companies are withdrawing services from small businesses that offer insurance to their employees (Rosenblatt, 1990). Many of these businesses are housed in the service sector, where women business owners are concentrated. Some of the service sector providers singled out for denial of insurance are beauty supply businesses, beauty salons, interior design firms, restaurants, hotels, motels, laundries, maids, chauffeurs, and schools (Rosenblatt, 1990); service businesses that are primarily owned by women. "In disability and medical insurance, there is clearly discrimination against women in regard to premiums, underwriting practices and policy terms and conditions" (USCD, 1978, p. 68). If women business owners are concentrated in service industries and the insurance industry is denying coverage to service based businesses, this may indicate another area of discrimination against women business owners.

Women entrepreneurs may face attitudinal barriers affecting their business outside of the direct realm of their business. Women in business typically

encounter a barrier not experienced by male entrepreneurs, lack of unpaid help (Abarbanel, 1987b; Birley, et al., 1987; Hisrich & Brush, 1986; Neider, 1987). As reported, women entrepreneurs indicate that their husbands encouraged them to become entrepreneurs and provide emotional and financial support (Bowen & Hisrich, 1986), but family support is typically lacking. This lack of full support from family members limits the time and energy women business owners can devote to their endeavors, and adds an additional strain on the woman business owner. Within the context of the psychological literature related to women and the culturalization that women have received (responsibility for relationships and household responsibilities), women entrepreneurs must not only face their own cultural traditions, but those of their spouses. Women business owners therefore, try to combine business management and family responsibilities to the detriment of their businesses (Longstreth, et al., 1987), and in some cases to the detriment of their marriages (Neider, 1987).

In summary, the barriers that women entrepreneurs face are not small in number nor insignificant in impact upon them as individuals and as business owners. Sexist educational institutions do not support nor encourage women who wish to enter non-traditional career paths, or provide easy access for additional training once a woman entrepreneur has created her business. The “ole boy” clubs and business networks curtail women entrepreneurs’ ability to informally discuss business and financial opportunities. Attitudinal beliefs of government procurement agents and discrimination from the financial community with the resulting lack of access to financial backing for their businesses limit women entrepreneurs in their ability to acquire large sustain-

ing contracts or capital to support and develop their businesses. As hidden business owners, women entrepreneurs are not readily identifiable by the federal government or its agents. Should a woman entrepreneur overcome these barriers to her success, she will most likely encounter customers who do not take her seriously as a business person or assume she can deliver the product or services. Denial of insurance coverage targeted toward service industries suggests discrimination from another sector of the business community. Finally, women entrepreneurs must try to reconcile or balance their home and business responsibilities in the face of non-support or lack of unpaid help. This balancing act is especially difficult when put in the context of the psychology of women and their culturalization of responsibility for relationships and identification based upon those relationships. Given the reality that women entrepreneurs rarely have experience in managing businesses, it is surprising that so many of them are successful at overcoming these barriers.

Business Management Issues

Research relative to the business management skills and abilities of women entrepreneurs is piecemeal and unclear. As women entrepreneurs are acculturated differently than male entrepreneurs, it would seem appropriate to assume that women would manage their businesses differently than men. Current research examining how women managers lead, supports this assumption (Rosener, 1990), and women entrepreneurs themselves state they operate their businesses in a different manner from men (Chaganti, 1986; Jennings, 1987; Noble, 1986; Scott, 1986). Women entrepreneurs “seem to prefer a more ‘people-oriented’ and less autocratic management style” (Chaganti, 1986, p. 28), which Rosener (1990) labels “interactive.”

Support for this notion of a less autocratic style of management can be found by examining the types of formal procedures existing in women entrepreneurs' businesses. Rarely do women entrepreneurs have formal operational policies, formal planning processes, or job descriptions (Hisrich & Brush, 1987; Neider, 1987). This absence of formalized processes could be the result of women entrepreneurs' lack of professional business management education. The relaxed business management style of women business owners does not seem to have an impact on their effectiveness as a manager (Neider, 1987). Some women entrepreneurs do have difficulty delegating routine tasks (Cuba, Decenzo, & Anish, 1983), and the more successful women entrepreneurs do delegate responsibility to employees (Neider, 1987). What is not specified in the research to date is how the investigators are defining success in relation to women entrepreneurs, is it size of the business, years in operation, income generated, or some other factor? Researchers do call for women business owners to acquire more business management skills (Hisrich & Brush, 1983; 1987) while acknowledging their success in managing their businesses in a more relaxed manner. This could be an actual identified need or a traditional educational bias on the part of the researchers who are concentrated in the ranks of business management schools nationwide.

If business management training is an actual need for women entrepreneurs, as reported previously, access to such training is difficult for women business owners (Zeithaml & Rice, 1987). Federal training programs in business management skills are fragmented and uncoordinated with few outreach efforts (USCD, 1978), and there has been no evaluation of the relevance of existing training curriculum for women entrepreneurs. This area of research

on women entrepreneurs is minimal (Hisrich & Brush, 1984) and does not suggest clear information regarding women entrepreneurs' business management skills, their needs for education, or the relevance of traditional business management training to this population.

Networks and Mentors

Women entrepreneurs have been effectively shut out of the good "ole boy" informal business networks ("Letter Urges," 1990) and have, as a result, developed their own formal and informal networks (Black, 1986). These networks provide successful role models for aspiring and developing women entrepreneurs (Smeltzer & Fann, 1989) and a social context (Black, 1986; Smeltzer & Fann, 1989). Women have been acculturated to be relationship oriented (Schaefer, 1985) whether they are maintaining a family relationship or a business relationship. As such, women entrepreneurs utilize networks not only to acquire business information, but also to fulfill social support needs. "Social support may be as important to small firm survival as instrumental information" (Smeltzer & Fann, 1989, p. 32). This finding seems to contradict earlier work (Hisrich & Brush, 1986; Nelson, 1987) which suggests that women business owners rely on their spouses and other family members for information, advice, and support. What is lacking in this finding is the notion of emotional support for the woman entrepreneur. We know that the spouses of women entrepreneurs provide financial support, but do not furnish help with the family responsibilities. If social support is interpreted to be emotional in nature, then both findings are correct. Spouses of women entrepreneurs may provide one type of support, and women's business

networks provide another, both necessary for the success of the woman entrepreneur.

Networks do provide a function that women business owners recognize and utilize. Mentors and the development of mentor relationships by women entrepreneurs appear diametrically opposed to networks; most women business owners do not develop mentor relationships. This could be due to the structure of networks (informal) and mentor relationships (structured). It has been suggested that mentors are strong tie relationships which could hinder entrepreneurs in their development (Nelson, 1989). Unlike corporate mentor-protege relationships, women who utilized strong mentor relationships did not fare as well in business as those women who had no mentor (Carsrud, Gaglio, & Olm, 1987). It was determined that the mentors, due to their strong ties to the women entrepreneurs, stifled creativity and innovation. As there is no corporate ladder for a woman entrepreneur to climb, a mentor relationship appears to be unnecessary (Carsrud, et al., 1987).

Summary

There has been quite a bit of research focused on women entrepreneurs, but it has been piecemeal in nature and has not addressed the psychological nature of women or cultural context within which they operate. Women are relationship oriented and have been trained to be responsible for the nature and continued nurturance of their relationships. They must overcome cultural barriers and attitudes that would keep them at home focused only on family and household responsibilities. The research shows that the majority of

women entrepreneurs are married, are highly educated, and come from families of origin in which they were the first born and had a self-employed parent. Some aspects of personality have been investigated in reference to women entrepreneurs, but these have not been examined within the context of the psychology of women, as such, the value of this information is suspect. Women entrepreneurs are concentrated in service businesses and must overcome educational, social, governmental, financial, attitudinal, cultural and relational barriers to their success. As business managers, women entrepreneurs enter the realm with little or no education or experience, yet appear to be successful in their less formal approach to business management. To fulfill business information needs and social support needs women entrepreneurs develop and turn to networks and the relationships they develop within those networks. But there are many unanswered questions still to be addressed by researchers regarding women entrepreneurs. Absent from the research is a conceptual model with which to describe women entrepreneurs, a framework from which other questions can be explored.

CHAPTER III

DESIGN AND METHOD

Introduction

The purpose of the study was to develop a conceptual model of women entrepreneurs. The research methodology selected was a qualitative process using case studies of women entrepreneurs. This chapter will describe the methodology utilized in the study, the population studied, and the data gathering procedure.

Methodology

Cultural and psychological information and insight is important to understand the world view of others (Hall, 1977), the purpose of qualitative methodology. Qualitative methods were chosen to better elicit and understand the world view and the nature of the issues impacting women entrepreneurs from the perspective of the participants. From this world view, cultural and psychological insight, the researcher attempted to understand women entrepreneurs and develop a descriptive model. Qualitative design was appropriate for this study as it assumed that reality is not static, is ever changing, and that the quest for knowledge is understanding (Goetz & LeCompte, 1984). Therefore, this research should examine processes and context. Qualitative methodology allows the researcher to leave the laboratory and to get closer to

the data; for the ultimate aim of the researcher is to study situations from the participant's point of view (Burgess, 1984). As such, qualitative methodology produces descriptive data, the actual words of the people studied; "the subject is not reduced to an isolate variable or an hypothesis but is viewed as part of a whole" (Bogdan & Taylor, 1975, p. 4). Case study research (a type of qualitative methodology) is an important tool in advancing a field's knowledge base and is an appealing design for applied field's like education (Merriam, 1988). Individuals who share a particular trait but do not form groups are appropriate for qualitative, multi-case studies. In these situations interviewing is the method of choice (Bogden & Bilken, 1982).

Qualitative methods have been utilized in a variety of settings for purposes of discovering, describing, and developing new theories. Qualitative research has been conducted to examine a myriad of different populations. Examples of such research are: Gilligan in her research on moral development (1982); Belenky, Clinchy, Goldberger, & Tarule (1986) who studied women's internal processes of knowing; Moody in his study of people who have experienced death and a return to life (1976); and Peters and Waterman in their examination of excellent companies (1982). In each of the above studies, the participants (units) did not form a natural group, but were chosen by the researchers according to a recipe of attributes. This researcher also wanted to collect data from participants who did not form a naturally defined group.

The goals of qualitative research are: 1) to develop sensitizing concepts; 2) to describe multiple realities; and ultimately 3) to develop understanding (Bogdan & Biklen, 1982). In other words, a qualitative study describes and

interprets what is (Best, 1977). Unlike quantitative studies, descriptive studies are concerned with the conditions and relationships that exist, opinions that are held, processes that are going on, effects that are evident and trends that are developing (Best, 1977). Understanding is based upon the description and discovery inherent in qualitative investigation (Merriam, 1988). This understanding is then the foundation for hypothesis generation, “research focused on discovery, insight and understanding from the perspectives of those being studied offers the greatest promise of making significant contributions to the knowledge base and practice of education” (Merriam, 1988, p. 3).

The primary criterion for development and implementation of a research model is “whether the design allows the researcher to address effectively the research goals and questions posed” (Goetz and LeCompte, 1984, p. 48). The prevailing research method of the behavioral sciences is descriptive (Best, 1977); as this method is focused on discovery, insight, and the understanding of the individual perspectives of the participants being studied. This type of research contributes significantly to the knowledge base (Merriam, 1988).

In contrast, within the field of psychology, a research philosophy called positivism, based on what has been called scientific observation, is frequently supported. Positivism entails direct observation where conspicuous variables can be operationally defined and controlled and the results of the manipulations are then expressed in quantitative terms (Bohan, 1990). This philosophy was developed in an attempt to align with the natural sciences. The trend is based upon the Cartesian methodology espoused by Descarte’ and supported by Newton (Capra, 1982). Research methodology of this type is limiting;

“....over emphasis on the Cartesian method has led to the fragmentation that is characteristic of both our general thinking and our academic disciplines, and to the widespread attitude of reductionism in science—the belief that all aspects of complex phenomena can be understood by reducing them to their constituent parts” (Capra, 1982, p. 59). Therefore this method is not appropriate for the researcher who’s goal is discovery or understanding, as it is insufficient to measure the parts of a situation or isolated variables (Patton, 1980). Researchers interested in human behavior have turned to the doctrine of *verstehen*, which:

assumes that the social sciences need methods different from those used in agriculture and natural science because humans are different from plants and nuclear particles. The *verstehen* tradition stresses understanding that focuses on the meaning of human behavior, the context of social interaction, an empathetic understanding based on subjective experience, and the connections between subjective states and behavior (Patton, 1980, p. 45).

As stated earlier, the purpose of qualitative research is to understand the world view of the participants in the study (Bogdan & Biklen, 1982; Bogdan & Taylor, 1975; Burgess, 1984; Goetz & LeCompte, 1984; Lofland & Lofland, 1984; Merriam, 1988; Murphy & Pilotta, 1983; Patton, 1980). From the participants’ world view, a conceptual theory can be developed to be tested in a later study. To understand the world view of women entrepreneurs the “investigator must view human conduct from the point of view of those he is studying” (Denzin, 1970, p. 8). But the researcher must keep in mind that naturalistic research is first and foremost emergent, and therefore the context

is constantly changing for each participant within the study (Lofland & Lofland, 1984). Within this study, examples of ever changing context were a national recession, inclement weather, war in the Persian Gulf, and the death of one woman entrepreneur's spouse. As women entrepreneurs do not exist nor operate their businesses within a vacuum, the naturalistic research method is appropriate for this population. As in the business world, within the context of naturalist research, "today's solutions may become tomorrow's problems; tomorrow's problems may provide special research opportunities the day after" (Lofland & Lofland, 1984, p. 19).

Population

Purposeful (purposive) sampling (Merriam, 1988; Patton, 1980) was used to determine the participant sample of women entrepreneurs for this study. Purposive sampling has also been called criterion-based sampling. This procedure requires the researcher to develop the criteria or standards necessary for individuals to be included in the study. The study employs a "recipe of attributes" that were developed based upon Goetz and LeCompte's model (1984, p. 77). The researcher developed the definition of a woman entrepreneur based upon the description of a woman entrepreneur located in the Bylaws of Women Entrepreneurs of Oregon (1990) and the descriptors from the Task Force on Women Business Owners (USCD, 1978). The attributes identified were: 1) women entrepreneurs who owned, controlled and operated their business; 2) women entrepreneurs who had been in business a minimum of two years; and 3) women who considered their business to be a full-time endeavor. These three attributes were selected to allow the re-

searcher latitude in an attempt to diversify the participants within the parameters of the sample of ten women entrepreneurs.

Sampling is utilized in qualitative research because larger populations can be unwieldy, too expensive, too time consuming and/or unnecessary (Goetz & LeCompte, 1984). Women were recommended for the study through either the network selection process (also called snowball sampling by Bogdan & Biklen, 1982; Burgess, 1984) or reputational-case selection process (Goetz & LeCompte, 1984; Merriam, 1988). Snowball sampling requires that participants recommend other participants for the study (Bogdan & Biklen, 1982). Reputational-case selection is a process in which the researcher selects participants based upon the recommendations of an experienced expert in the area. For this study, the expert utilized was a small business counselor with ten years experience who had personal or professional knowledge of prospective participants. A total of 25 women was identified using both methods. The first ten women entrepreneurs who met the three attributes, agreed to participate in the study, and were determined by the researcher to contribute to diversity were selected.

As recommended by Patton (1980), the diversity of the sample was increased to provide more confidence in the patterns that emerged and to be able to describe any variations that appeared. An effort was made to study a variety of women entrepreneurs and the types of businesses they operated (i.e. agricultural, retail, wholesale, service, etc.). The participants in this study constituted variety in such areas as age, income, years in business, educational level and type of business. Because qualitative research is used to construct theory,

not to test theory (Merriam, 1988), sample size may be small and nonrepresentative (Bogdan & Biklen, 1982). As human behavior is not idiosyncratic or random, the question of generalizability should be addressed to the settings and the subjects rather than the findings (Bogdan & Biklen, 1982). Merriam (1988) states that “it is not the number and representativeness of the sample that are the major considerations, but rather the potential of each person to contribute to the development of insight and understanding” (p. 77). Participants were selected based upon the criteria stated. However, the researcher also attempted to select those women entrepreneurs who were themselves interested in the research and willing to discuss the questions in depth. This meets Merriam’s recommendation regarding participant contributions discussed above. The potential for contribution was determined by participant response to the initial letter (Appendix A) and follow-up phone calls.

Instrumentation

To understand the world view of women entrepreneurs, interviews were conducted with ten women business owners. The women entrepreneurs were selected based upon the recipe of attributes described. Due to the breadth and depth of the anticipated interviews using the interview guide, (Appendix C), it was determined that ten women entrepreneurs could provide the data necessary to develop a conceptual model. If the ten women entrepreneurs selected had not provided the breadth of data expected more women business owners would have been interviewed. Best (1977) described the interview as a superior data-gathering device, because people are more willing to talk than to write. Schatzman and Strauss (1973) also described

interviewing as more cost-effective compared to participant observation (it takes less time to interview participants and elicit information than it does to observe participants). Also, if a subject misinterprets a question, the investigator can clarify any misconceptions (Best, 1977). Other advantages of the interview technique are: 1) it is personalized; 2) it permits in-depth, free responses; 3) it is adaptable and flexible; and 4) it allows the investigator access to the respondent's gestures, tone of voice, etc. (Isaac & Michael, 1981). Also the emotional impact of the response, as well as the words and tone of voice are preserved in interview tapes (Best, 1977). As such, the interview has unique advantages for it can be most effective in revealing the "reasons for actions, feelings, and attitudes" (Best, 1977, p. 183). Interviews provide an opportunity to penetrate in depth the response of the interviewee, unlikely to be achieved through other investigative means (Best, 1977). This researcher used probes to ask participants to expand upon their responses to the questions (i.e. Tell me more about....., How long did you....., What are some of those....., What do you mean by....., etc.) in an attempt to further elicit the participants' world view.

Within the nature of qualitative methodology is the concept of the researcher as an instrument of the research (Bogdan & Biklen, 1982). This researcher has been trained in interview techniques and needs assessment techniques and has professional experience in both. There are strategies and techniques specific to interviewing that must be addressed when considering qualitative research. Overt characteristics of the researcher (sex, age, race, ethnicity, social class, manner of speech and dress) should be matched as much as possible to the respondent's (Gorden, 1975), to help bridge etiquette and

social barriers. This researcher was of the same sex and race as the respondents, utilized like speech patterns and dressed in a manner to match the respondents. It is suggested that the qualitative research interviewer possess and be able to utilize three traits to facilitate the interview process. These are: 1) flexibility, to assume an active or passive role; 2) intelligence to evaluate information critically; and 3) emotional security, to be able to direct full attention to the respondent (Gorden, 1975). This researcher has been trained to perform interviews, and has practiced these skills in previous interview situations. Special knowledge of the research area by the interviewer is preferred as this enables the researcher to gain access to potential respondents and to gain respect from respondents. This researcher was at the time of the study a woman business owner and mentioned this in the initial contact letter.

Within the context of the interview, the researcher must assume a role, “a conscious selection, from among the one’s actual role repertory, of the role thought most appropriate to display to a particular respondent at the moment” (Gorden, 1975, p. 229). This researcher utilized two roles, interchangeably and blended, graduate student and woman business owner. It was determined that the student role be included to reduce any potential feelings of competition on the part of respondents.

As stated, this researcher has been trained in interviewing skills and techniques and utilized a variety of these throughout the course of the study.

Nonverbal communication skills of proxemics (distance), chronemics (use of silent probes), kinesics (partial body mirroring), and paralinguistics (match-

ing volume, quality and inflection patterns) were utilized to develop rapport with respondents and facilitate the interview process.

Interviewers must possess certain positive attitudes toward the respondents and the interview process to ensure success. These attitudes are: 1) non-judgemental attitudes toward the respondents; 2) overt enthusiasm for the information provided; 3) responsiveness to the interviewee; 4) empathy; 5) sensitivity; 6) appreciation and 7) recognition (Gorden, 1975). These positive attitudes were communicated by the researcher to respondents through the use of verbal encouragers such as "uh-huh," "yes," and "I see." These techniques encourage and support the respondent during the process, creating an environment of trust. These skills are not considered manipulative tricks but "techniques consist of increasing one's empathic sensitivity to the respondent's story and a disciplined withholding or expressing of real attitudes" (Gorden, 1975, p. 385).

An interview guide was developed and utilized to facilitate the interview process. The interview guide was developed based upon the earlier work of Hisrich and Brush (1983, 1987) and Belenky, Clinchy, Goldberger and Tarule (1986). Additional questions were the result of missing information identified by the researcher in a review of the literature on women entrepreneurs. This interview guide was reviewed by the researcher's advisory committee and by the small business counselor who was utilized as the expert in the selection process. Patton (1980) suggested that the use of an interview guide minimizes issues of credibility. Schwartz and Jacobs (1979) state that the researcher using "face-to-face interaction has a greater degree of feedback" than

those using mailed questionnaires (p. 41). The interview guide ensured that all questions would be posed to all the participants but allowed the researcher to explore other avenues expressed by participants (i.e. ethics in business, women as world leaders, rape, etc.).

Interviews were conducted on a population that was not randomly selected. Non-probability sampling is used more often sacrifices breadth for depth" (Lofland & Lofland, 1984, p. 62). As statistical generalization is not a goal of qualitative research, "probabilistic sampling is not necessary or even justifiable" (Merriam, 1988, p. 47-48). The purpose of the data collection by a qualitative researcher is not to answer questions like how much or how often, but to discover what occurs, the implications of what occurs, and any relationships. Again, the purpose of this research study was to determine the reality of women entrepreneurs and to develop a model based upon the reality of those participants.

The purpose of research is to provide valid and reliable knowledge, and reliability and validity are significant aspects of research endeavors. Within the ranks of qualitative researchers there is dissent regarding the importance of these factors and their inherent strengths/weaknesses in qualitative design. Glaser and Strauss (1967) stated that "generating hypotheses requires evidence only to establish a suggestion—not an excessive piling up of evidence to establish proof" (pp. 39-40). Goetz and LeCompte (1984) replied that validity is one of qualitative methodology's greatest strengths, especially when compared to quantitative designs, for the data collected is in the participant's own words. As a result, "the categories are meaningful to the

participants.... (they) reflect the way participants experience reality and are supported by the data" (p. 225). Because qualitative research is based upon different assumptions about reality, a different paradigm, qualitative researchers should have different conceptualizations of validity and reliability (Merriam, 1988). Internal validity or the extent that the data actually represents the intention of the research is viewed differently by qualitative researchers. A paradigm of qualitative research is that reality is "holistic, multi-dimensional and every-changing—therefore assessing the likeness between the data collected and the reality from which they were derived is an inappropriate determinant of validity" (Merriam, 1988, p. 167). However, in an attempt to provide internal validity within the paradigm of qualitative research methodology this researcher utilized the technique of triangulation (Merriam, 1988). In this study, a triple comparison of taped interviews, a short questionnaire, and field notes were utilized. In addition, a case study was written by the researcher based upon the data from the taped interviews. These case studies were then reviewed by the research participants for accuracy and validity within their framework of reality.

Vidich and Shiparo (1970) state that the best method of maintaining validity in qualitative research is the test of internal consistency. The researcher will "cross-check the reports of one informant against the other and will pay close attention to discrepancies" (p. 513). For this study, the researcher questioned participants to determine any potential discrepancies (i.e. problems securing financing). Because the primary goal of qualitative researchers is to add knowledge, "the worth of a study is the degree to which it generates theory, description, or understanding" (Bogdan & Biklen, 1982, p. 42). It is

felt that this generation of description and understanding is of itself valid, that naturalistic investigation has fewer problems with validity than do research methods that rely on indirect perceptions (Lofland & Lofland, 1984).

To help maximize the search for truth and internal validity, Lofland and Lofland (1984) suggest that “.....perhaps the constant general worry about potential error and bias protects the naturalistic investigator from their actual occurrence” (p. 52). Questions the researcher posed in reference to each participant were: 1) Is the account based on direct perception of the participants? 2) Is there any aspect of my relationship with this participant that might lead her to lie or distort information? 3) Is this report self-serving? 4) Am I an accurate listener; have I made errors? and 5) Is this report consistent? These questions were addressed in the researcher’s field notes.

External validity is the extent to which findings can be applied to other situations, or the generalizability of the results. This aspect of validity is a subject of considerable debate within the field of qualitative research (Denzin, 1970; Merriam, 1988). External validity as it refers to correlational or experimental design is inappropriate given the nature of qualitative research (Merriam, 1988). Patton (1980) argues that the purpose of qualitative research is to “provide perspective rather than truth, and context-bound information rather than generalizations” (p. 283). However in situations of multi-case analysis, the use of predetermined questions and specific procedures for coding and analysis enhances the generalizability of findings. Yet, qualitative researchers place the burden of generalizability upon the reader or user to decide the extent that a study’s findings apply to other situations (Merriam, 1988). To

improve the generalizability of this study, the researcher provided the reader with a description of the process. This allows the reader enough information to come to her own conclusion.

Reliability is the concern that a study yield stable responses under repeated conditions (Denzin, 1970). However, perfect reliability for any instrument would be represented by respondents giving the same answers at two different times. Few instruments attain perfect reliability. The human instrument is imperfect and, being sensitive to the demands of others, "it may be expected that changes will arise from the interaction process" (Denzin, 1970, p. 103). Therefore, reliability within the social sciences is problematic, because human behavior is not static, and it is multifaceted and highly contextual. Information gathered is a function of who gives it and the skill of the researcher. Combined with the emergent quality of qualitative research, traditional concepts of reliability may be less appropriate (Merriam, 1988).

Merriam (1988) suggests that the researcher examine reliability within the context of qualitative research paradigms. The method to examine reliability would then be to study the dependability of the data. In other words, do the results make sense given the data collected? In this research study, to determine reliability, participant consistency in responses were monitored. As participants were interviewed over a series of sessions, consistency of responses from one session to the next were noted. If an inconsistency was identified, the researcher asked for clarification. Merriam (1988) also states that triangulation strengthens reliability as well as internal validity.

To achieve reliability, a “within-method” triangulation was utilized, as described earlier (Fielding and Fielding, 1986). For this study triangulation was achieved by keeping a set of field notes as the interviews progressed, and utilizing a short participant questionnaire both of which are added to the interview data obtained by the use of an interview guide. In addition individual case studies were generated by the researcher based on the data collected. These case studies were then reviewed by the study participants for accuracy. Bogdan and Biklen (1982) recommended the use of field notes to guard against researcher bias. The field notes consisted of interviewer perceptions, concerns, reminders to follow-up on certain areas or questions, and information regarding the participant’s state of being (fatigued, enthused, worried, etc.). These field notes compared with the appropriate transcript provide additional information regarding the world view of the participant and strengthen reliability. An interview guide was established in order to provide a consistent format for the interviews, while allowing for flexibility in each interview (Patton, 1980).

It is recommended that the investigator explain the theory behind the study, the investigator’s position compared to the participants, the basis for selection, and the social context from which the data is collected (Merriam, 1988). For this study, the theory base is the psychology of women within the Western culture. The researcher was identified as a fellow woman business owner involved in researching women entrepreneurs. The participants were selected according to the criteria discussed above (snowball and reputational case) and the interviews were conducted in either the participant’s place of business or their homes—according to participant desires.

Data Collection

The open-ended interviewing technique was utilized and participants were audio tape recorded (Bogdan & Biklen, 1982, Merriam, 1988; Patton, 1980). Interviews were the dominant strategy for data collection; this method was used to gather descriptive data in the words of the subjects. This enabled the researcher to develop insights into the world view of participants. Interviews averaged one hour in length, although some interviews lasted two hours. The number of interviews per participant were between three and five, depending on the extensiveness of participant responses. Tape recording was chosen based upon the advice of Belson (1967) regarding accuracy in interviewing. The recorder allows the interviewer to concentrate on the interview itself, reducing researcher concern for getting down all the information in notes. Tape recordings also provide individual idiosyncratic changes in vocal tones, pitch, rate of speech, pauses and fillers. These vocal changes provide additional information regarding the participant's state of being.

Data Analysis

Categories were developed following the guidelines suggested by Bogdan and Biklen (1982) and Merriam (1988). As the data was reviewed, notes were made, and from the patterns that emerged categories were developed. The development of categories is largely an intuitive process, but is also systematic in that the categories are formed with the study's purpose in mind (Merriam, 1988). These categories determined the structure of the case studies.

Analytic induction as described by Bogdan and Biklen (1982) was employed to develop a descriptive model. Throughout the data collection process, information supplied was compared with previous interviews to determine a potential model or hypothesis representing the perception of women entrepreneurs. Again, the research purpose was to develop a model to describe women entrepreneurs, not to prove or disprove a hypothesis; “....generating hypotheses requires evidence only to establish a suggestion—not an excessive piling up of evidence to establish proof” (Glaser & Strauss, 1967, pp. 39-40).

Summary

Qualitative methods have been used in a variety of settings to discover and develop new theories. To adequately develop a conceptual model of women entrepreneurs, qualitative methods were used in this study to interview ten participants who fit the recipe of attributes identified. Interviews were taped and a within-method triangulation was utilized. Case studies were generated for each participant based upon their interviews. These case studies were then reviewed by the women of this study for accuracy.

CHAPTER IV

ANALYSIS OF DATA

Introduction

To develop a descriptive model of a woman entrepreneur, ten women business owners were identified utilizing purposive sampling techniques (Merriam, 1988) and selected for interviews according to a recipe of attributes. The purpose of the interviews was to determine the world view of the women entrepreneurs, in an attempt to develop a descriptive model of a woman entrepreneur. The women selected for this study provided a diversity in the areas of businesses owned, marital status, age, and education.

Interviews were conducted with each individual utilizing an unstructured interview guide (Appendix C). This guide ensured that all questions would be asked of each participant in the study yet enabled the researcher to expand and explore areas of interest expressed by the women business owners. The participants in this study also completed a short questionnaire regarding the financial aspects of their business. This questionnaire was utilized to verify information provided during the interviews. Interviews averaged one hour in length over a period of days, however some interviews were extended to two hours. The number of participant interviews ranged from three to five, depending on the information provided by the women entrepreneur and her views or issues in relation to the questions.

The researcher maintained field notes regarding observations, thoughts, feelings, issues, or questions for each participant at the end of each interview. These field notes were compared to the interview material to provide consistency of the data collected. In addition, a case study was developed from the data provided by each participant and sent to each women entrepreneur for their review and validation of accuracy. This also contributed to the consistency of the data as collected by the researcher. For the purposes of confidentiality, each participant has been assigned a fictitious name in the case studies.

This chapter will be divided into two sections; 1) case studies and field notes for each participant, and 2) analysis and summary in reference to the data collected.

Case Studies

Participant 1 - Gloria

General Description

This participant is a thirty-five year old mother of two teenage boys. She is a highly educated medical professional who operates an independent private practice. She had been involved in her present interpersonal relationship for seven years at the time of the interviews.

Family Background\Early Adulthood

The oldest of four children, she has two sisters and one brother. Her father is Jewish and her mother a Christian. Gloria's father is a physician and her mother was educated to be a biochemist, but never worked in this field. All of the participant's siblings are also highly educated.

Gloria ran away from home when she was fifteen years of age. She reports that her father was planning to put her into a detention home and she feared that he would be successful. She says her father was a dysfunctional person and was totally disapproving of her from an early age. With the help of a friend she left her parents home in Binghamton, New York and moved to New York City where she stayed with friends of friends. Gloria remained in New York and began to work at a health center as a volunteer. As she was legally considered underage (fifteen), the participant could not work and earn a wage.

At the age of sixteen she joined the Hare Khrishna, eventually she married and bore two sons while living as a Khrishna. Within the tenets of Hare Khrishna is the belief that the man is Godlike and women are totally subservient. Dissatisfied with this type of expectation, she left her husband and stayed with an acquaintance until she could find an apartment.

Gloria joined Hare Khrishna because she thought it could answer her questions regarding the meaning of life and her existence. It was the only "stuff that made sense to me." She also felt that at that time she was living on her

own in New York City without a structure or any sort of discipline. She felt that the Hare Khrishnas provided that for her. The group also provided a roof over her head, three meals and supported her vegetarian beliefs.

After leaving the Khrishnas, the participant existed on welfare assistance, but was pressured by the agency to go into job training. She had completed her GED through the agency, but was not willing to be trained for the types of positions suggested by her case manager. As a child she had wanted to become a physician, but as she matured became disillusioned with medicine as it was practiced in the Western culture. Through a friend Gloria learned about alternative forms of medicine and attended an orientation offered by a Chiropractic college. She determined she would become a chiropractor and entered community college at 24 to prepare herself scholastically.

She finished the community college preparation in two years and went on to the Chiropractic college where she earned her D.C. in three and one-half years, at the same time earning a bachelors degree in human biology. The normal course of progress through the (specific) college was five years, allowing students the summer terms off. As the participant was supporting herself and her children on loans, welfare and assistance from her mother, the participant felt it was necessary to complete her degree as quickly as possible.

Gloria reports that her chiropractic program was very difficult, the students were expected to digest and absorb large amounts of information in a short period of time. She found that some of her contemporaries cheated on exams. The participant chose Oregon in which to open her practice because the

state's laws allow chiropractors to deliver babies. She has been apprenticing with mid-wives in preparation for solo deliveries. In the future she would like to attend nursing school and eventually become a licensed nurse-midwife. She feels this would also help her understand the workings of mainstream medicine within this country.

Relationships

Gloria is in a committed relationship and has been since 1984. Her partner is a school teacher. In preparation for their relocation to Oregon, they visited the state and investigated communities within two hours of Portland. (The participant wanted to be within commuting distance of Portland, due to the availability of continuing education opportunities.) After investigating a number of communities, the participant and her partner settle in Corvallis. She felt that the university environment would positively influence the quality of the schools and the community.

The relationship is stable and has provided both emotional and financial support to Gloria. While she was building her practice, the family was supported by her partner's income. One area of contention within the relationship concerns the amount of hours the participant works each day. Gloria has also been attending courses in Portland each term to continue her professional development. At the time of the interviews Gloria's partner had asked her to reduce her course load.

The participant's partner is highly involved in the day-to-day lives of the children and contributes a great deal of energy to the household responsibili-

ties. Her partner organizes the children and their chores ensuring they complete their responsibilities in a timely fashion. Gloria feels their relationship is strong and healthy as both adults contribute equally to the household.

Gloria feels she has a positive relationship with her sons. Her children are in their early teens, the oldest is quite intellectually gifted and described as introverted. Her youngest son is involved in athletics and is deemed very social. The sons socialize together and enjoy mutual friendships. They appear to understand her career choice and the value she attributes to her chosen profession. One son even went so far as to confront a teacher in his school who was providing incorrect information about the chiropractic profession.

Most of the participant's friends are women. She feels they understand the complexities of her life. She doesn't have to explain how she thinks or feels with these women, as they understand intuitively. The majority of her friends are either working in traditionally male-dominated fields or are mothers, like herself. She feels that she gets support and encouragement from her friends and is closer to these people than to her family of origin. Yet, most of her friends are not self-employed and do not understand the business concerns she deals with on a daily basis. As a result, she doesn't talk business or money issues with her friends. She feels like her friends support her in all areas of her life except business issues.

Personal Values

Gloria believes that all people deserve good health care. Due to this value she will frequently make decisions about her patients' care that will negatively

impact her business income. She is very active in her professional association and advocates for health care reform. A political individual, she believes in equality for all people, regardless of sex, race, religion or sexual orientation. She believes her identity is connected to her chosen profession and the fact that she is self-employed.

This participant is a proponent of feminism and abhors the paternalistic nature of Western culture. An incident in her adolescent years contributed to these personal values. Gloria was raped when she was fifteen, (before she left her parents' home) and didn't cognitively confront this situation until she was twenty-four, at which time she received counseling at a rape-crisis center. This incident and the later resolution of her experience helped to solidify her value structure and beliefs regarding the existing paternalistic society and feminism as a political issue.

Other turning points in her personal development and values development were leaving her parent's home, becoming a Hare Khrishna, getting married, getting divorced, and starting college. She feels that her biggest developmental step was leaving her ex-husband. Gloria describes this event as an attempt to determine who she was as a person. To discover herself she felt she had to leave the Hare Khrishna community. This was her method of developing her own definition of truth, her truth.

When she left Hare Khrishna, Gloria experienced a great deal of conflict. The participant had reached a very high spiritual level (for a woman) within the sect. As such she was not only abandoning the group, but breaking her vows

to her spiritual master. At the time those spiritual vows were more significant to Gloria than her marriage vows. This participant believes she is not behaving in a manner that would be labelled appropriate by the Hare Khrishna, but feels that she is living a life consistent with her values.

When asked what is important to her, Gloria responded immediately that people are important. She surrounds herself with individuals who share her political and social values. An example is her office assistant. He is a long term survivor of AIDS. He spends a great deal of his time advocating for AIDS research and educating others about AIDS. Gloria states that he is the only man in her life that she trusts implicitly. Another important person is the nurse mid-wife with whom she apprenticed. This woman is described as political and like the participant, believes in and advocates for the right of all people for adequate health care. Gloria and her birthing educator both believe that the Western medical community is paternalistic and promotes unhealthy behaviors.

The participant believes that her mother and father had a powerful impact on her development and value system. She views her mother as a positive role model, a good friend. Gloria considers her father a negative role model in reference to interpersonal relationships, but she credits him with instilling within her a strong ethical belief system regarding medicine. Within the context of her paternal relationship, the participant reports that there was little nurturing or tolerance for alternative ideas. She feels that as a result of this experience, she has been very deliberate in her interactions with her children.

Other important past relationships are an academic advisor in the Community College she attended and a friend from New York. This friend is credited with teaching the participant that she need not comply with the standard norms of the dominant culture in the United States. Gloria described all of the above listed people as mentors for her, people from whom she has learned and developed her values. As a woman involved in a traditionally male field, she felt that she had very few positive role models.

Gloria has strong political beliefs and works within organizations and independently to affect change. She is a strong proponent of multi-cultural education and the expansion of the current curriculum to explore the history of all peoples (Hispanic, Native American, African-Americans, etc.). She works as a volunteer at a rape and domestic violence center and for a gay/lesbian educational/advocacy group. She believes that the quality of life within her community is important and as a member of that community she must work to create a place for all people to live.

Work Experience

As a young adolescent, Gloria worked at a dental clinic, and performed a variety of duties from cleaning teeth to giving injections. During her Hare Khrishna involvement, she worked as a salesperson. She stood on street corners selling books, magazines and pamphlets. She said she hated the experience but was highly successful. Within the temple she also was a cook and regularly prepared meals for more than 100 people. Her husband during this period owned a produce store, so she learned how to maintain the busi-

ness records, learning accounting principles through correspondence courses. She also prepared the taxes and payroll for the store which grossed approximately one hundred fifty thousand dollars annually. After her divorce, and while enrolled in school, Gloria performed odd jobs for people and took in tailoring projects.

Gloria stated that a benefit of her experience in Hare Khrishna was she learned how to interact with strangers and how to listen to others. She feels this experience was very valuable in preparation for her work with patients. Her record keeping and accounting background in her husband's business provided her the basic building blocks of managing a business.

Starting the Business

Initially when she relocated to Corvallis, Gloria rented space from a Naturopath, but soon decided to locate her own office space. To open an independent office, she needed to acquire equipment and the capital to purchase that equipment. She calculated how much it would cost her to buy the necessary equipment, developed a loan proposal, applied for and received ten thousand dollars. She had received approximately the same amount from her mother in small allotments. From these two sources the participant started her practice and supported her family.

Gloria determined her equipment needs based upon her medical background and how she wanted the business to feel. Her goal was not to generate a lot of money, but to enjoy her work and create an environment that was comfort-

able for herself and her clients. She has ignored much of the practice management principles she learned in Chiropractic school. She felt many of the suggestions were of monetary benefit to the clinic and detrimental to the health care of the patient. She believes in creating goodwill within the community rather than lining her pockets with dollars. Gloria believes that this attitude will ensure the growth and success of her practice.

In the first two years of her practice Gloria didn't generate much money and found she was charging too little for her services. In the development of her practice, the participant did not seek the advice of an accountant or attorney. After working with a counselor from the local small business center, she made significant changes in her practice and raised her fees to reflect community norms. The participant did not seek the help of the small business center and its counselor. The counselor came to see Gloria as a patient. Their conversations during office visits lead to the small business counselor offering her services. The counselor helped Gloria examine the business of her practice; the participant made fee changes and ultimately had to make staff changes as well.

When asked to describe her business, Gloria stated that "it's like meditating all day." She interacts with people, learns about who they are, and "works on their bodies." She describes the business/practice as a manifestation of her and her values, but that it has its own personality.

Most of her patients are women, about 60% of whom are lesbian. A significant number of patient visits fall into the family practice category (flu symptoms, pap smears, abdominal problems, etc.) She states that many men do

not come to her initially, or return after a visit, because she refuses to “play the God trip with them.” She views her role as a chiropractor as a partner, a consultative, rather than a dictatorial relationship. Most of her new patients are referred from existing patients. She advertises in the local grocery co-op newspaper and in a small special community paper. She also buys a phone book advertisement, but does not advertise in the local community newspaper. By using her advertising dollars in this manner she feels she is not only marketing her business, but advocating her beliefs.

The rewards Gloria receives from her practice are intrinsic. The goal for her practice is not to generate large amounts of money, but to provide quality health care. Gloria feels she receives friendship from her patients and a sense of being a valued person. At the same time she feels that her patients help to keep her honest and remind her to be non-judgmental about others and their belief systems.

Barriers

Gloria described a variety of barriers she needed to overcome in the initial stages of her business development. The first and primary barrier was herself and her fears about money. Gloria intuitively knew that she was charging too little for her services, but couldn't quite bring herself to charge more, even though it was creating a financial strain on her family. Her difficulty was overcoming the belief that as a woman, she should not advocate herself or her services. Gloria was not supposed to say to the world “hey I'm really good and I have a great service, come on in.”

Another barrier was her fear of dealing with large institutions (banks, insurance companies, etc.). Gloria suffered from feelings of inadequacy during those interactions with bureaucratic institutions. She also struggled with feelings of what she considered to be the unnatural quality of creating something out of nothing. Gloria stated repeatedly that her own attitudes and beliefs were the biggest barriers she had to overcome. The participant related that she does confront sexism in the business world, but that she is used to dealing with it and refuses to focus on it as a problem.

Other barriers identified by Gloria were keeping up with the management of the business and the requisite paperwork. These tasks in addition to patient appointments require long office hours for this business owner. Gloria has not developed a business plan, but does project cash flow based on patient visits to determine her fiscal status each month. She states her business strategy is to remember her customers (patients) come first in all situations. When questioned regarding business decisions, she replied that she makes decisions based on her gut reaction.

One of the most difficult decisions Gloria has had to make within the context of managing her business was letting a staff person go. The circumstances of this situation centered around her decision to raise patient fees. Her staff member disagreed with the decision and ultimately had to be released to find other employment. The participant stated that once she understood her own internal beliefs about money, this became an easier decision. But money is still an issue, the practice rarely generates enough money and dealing with collections is a task that is difficult for Gloria. To collect money for her ser-

vices Gloria has to work with large insurance companies and worker's compensation organizations, encountering their myriad rules and regulations.

The participant feels that as a result of her business she has learned how to "be in the world." In other words, how to be herself and how to interact with other people. Gloria feels like she has more confidence in herself and the fact that she does something that she likes, something that helps other people. This gives her confidence in the other arenas of her life (like her political work). This enhanced self-confidence also positively affects her decision-making. As she weighs alternatives, she asks herself how this decision will empower herself, and how will it empower her staff.

Advice for Others

If she were to give advice to another woman entrepreneur, Gloria would tell them to listen to experts and knowledgeable people. Gloria warned that this advice should be weighed against what the individual feels is right. She believes that women can be successful in business, but that the business world is not designed for women and the manner in which women think and interact. She believes that women bring to business a different way of seeing the world. Gloria feels that if women are involved in owning their own businesses they may be able to positively impact the patriarchal patterns of this culture. She acts on her belief by referring patients to other women professionals and searching out women professionals herself with whom to conduct her business (computer purchase, accounting services, etc.).

As an example of the differences that men and women bring to business, she related that in school all of her male contemporaries were concerned with how to generate large amounts of money. Gloria's concerns regarding her business are:

... I want to be able to do a job that I enjoy. So I think about, is this meaningful to me, is this meaningful to my community, is this meaningful to the people who come in here and receive this service? To me that's the number one important thing.

Field Notes - Participant 1

What an incredible woman! When things get intolerable for her, she packs up and leaves to create a new life. To think that she raised two children and supported herself while completing school is incredible. What a spirit. I'm enjoying talking with her and learning about her life. If ever there was a life-long learner, it is this person. Most people would get involved in occasional professional development opportunities, but she continues to search out full educational programs to reach her goals. I don't think I would have the energy.

Follow up on the reasons for leaving parents home and how that ties back into her own children. Get more information about Hare Khrishna and its impact on her life.

What a remarkable woman. She says she's stubborn and she must be to have achieved all she's achieved. She's very purposeful and knows what she wants and how she wants to be.

I feel very peaceful listening to _____. I find that I always feel good and energized after listening to her. She's so clear about who she is and what she wants. I imagine her patients really enjoy a session with her, aside from her ability to help them physically.

Check into how she turned her business around and how she got in contact with business counselor. Was it purposeful or accidental?

I'm sad that this was our last interview. I almost feel like I need an excuse to be able to talk with her some more. I would like to get to know her even better. I feel like I could learn a lot about life from her.

Participant 2 - Anne

General Description

This participant is a thirty-eight year old divorced woman who owns a wholesale greenhouse business. Anne has earned a college degree and has worked for more than ten years in the wholesale and retail plant industries before starting her own business.

Family Background/Early Adulthood

This participant came from a "semi-middle class" family. Anne has two sisters and one brother and is the youngest child. Her father was a self-employed businessman, who owned a local restaurant. Anne's mother

worked within her husband's restaurant for a few years, but was frustrated with his management of the business. She then earned a real estate license and became fairly successful. The participant's parents were divorced while she was in high school. Anne has remained in close contact with one sister, but is fairly distant from her brother and oldest sister due to conflicting belief systems.

Anne was raised in a mid-sized town in Oregon, and states she didn't like the town nor her experience in the high school. She felt that most of the people within the community were more concerned about an individual's income than the personality of the individual. This behavior violated her inherent value system with emphasized personal worth and the quality of relationships rather than material wealth. As soon as she was of age, Anne left the community and has not returned.

While a high school student (age sixteen) Anne became pregnant and delivered a baby that she gave up for adoption. She doesn't know where the baby went, nor has she ever attempted to find out about the child. Anne completed her high school requirements for a degree in a special school for pregnant teens.

The participant attended college the following fall. She majored in landscape architecture, but quit after three years. Anne believed that she was being prepared to work in a professional office environment. Anne chose landscape architecture because of her love for plants. She did not want to work within the context of an office. The thought of working with the public on a regular

basis was not one she relished. "I like making people happy and not having to ever see them. You know, it's just, you give them a good looking petunia and they love it, but they never have to see ya."

She worked for a short period of time for a retail nursery, then moved to Nevada and worked in the casinos while she tried to sort out what she wanted to do. Anne knew intuitively that she would be happiest working with plants, therefore she returned to school and completed a degree in horticulture. Anne believes that her educational experience upon her return to the university was much more worthwhile; she could supplement the textbook theory with her own practical experience. She also feels that the degree provided her with the ability to research questions and issues she confronts in her business daily.

Relationships

Anne was married at eighteen, "because that's what you were supposed to grow up and do." She reported that her decision to marry was a result of feeling pressure from her parents and those of her boyfriend. The marriage was one of convenience, it provided the couple with an excuse to live together. The marriage was amiable, but as Anne gained confidence in herself, began to crumble. She felt that as the relationship continued, her husband failed to grow and mature. Simple responsibilities such as paying debts or household chores fell on her shoulders. The participant became more and more dissatisfied with the relationship. Eventually they parted in an amiable divorce.

This participant has developed a strong network of friends. Anne claims that she has the “best friends in the whole world.” These people have supported her both emotionally and financially. She believes that friends should be “square” with one another and values the frankness of her friends. Anne adheres to a belief that the sole purpose to life on this earth is to help each other out. “I really believe that you’ve got to encourage goodness in other people and if you can do that then they’re going to pass that on to someone else.” Anne considers some of her employees to be friends and reports that they worked for free in the beginning of her business. Anne’s friends have taught her how to do carpentry, helped her rewire the greenhouse and how to put up the plastic over the greenhouse shell. Friends have also bolstered Anne when she has felt that the whole business has been a mistake.

Anne describes her employees as friends and relates that she would prefer not to lose a friendship because of business.

I would rather have a friend working for me than I would somebody I didn’t know. I can only live within the little sphere of life that I’ve got and I can choose what I want that to be, and if I can be good friends with everybody that I’m dealing with in that manner, then that’s what I prefer. Granted that can’t always happen, but you can set stuff up sometimes to where that’s where it works out.

Anne’s relationship with one sister and her mother are also important to her. She states her mother is more like a sister than a mother. In both relationships Anne feels that she can say whatever she wants and doesn’t have to

cancel her thoughts. She felt that her relationship with her father (now deceased) improved in the last few years of his life due to a change of attitude about his own life.

She is involved in a serious relationship with a man that she considers a good friend. Anne is grateful that this man has been self-employed in the past as he understands her time commitment to the business. If they don't see each other for four or five days, he doesn't put pressure on her to spend time with him. She considers herself to be a workaholic, so this lack of relationship pressure is important to her.

Personal Values

Honesty and integrity are very important to Anne. She states she would want to be her own friend. Fairness is another important attribute to her, as Anne values how people treat one another. She applies these values in her business and respects those people who also value these same concepts.

Anne is very proud of creating her business, being her own boss and of what she has accomplished. Yet, she credits quite a bit of her accomplishment to the help from her friends. She states that she couldn't have done it without their help. Anne values their contributions but states that "....ultimately, you believe in yourself first."

This participant appears to evaluate problems in relation to her basic core beliefs of honest, integrity and fairness. Anne views her friendships, her

business and herself within the context of her belief system. While struggling to control a plant disease, she wonders what the world will come to “if we don’t start taking responsibility for our actions, or our product that we are sending out the door.” She feels that gardening has done so much for her, provided her with a sense of well-being and pleasure, that she wants to return those gifts to the public.

Work Experience

While an adolescent living in her parent’s home, Anne worked in her father’s restaurant as a cook, waitress and dishwasher. She then found a job in a retail nursery and “got hooked on petunia ranching.” Anne was employed both full and part-time in the retail nursery business while working toward her undergraduate degree. During her tenure as an employee for a variety of nursery businesses, she concentrated on retail sales, but also performed propagating, transplanting and weeding tasks.

After working for a short period of time in a retail nursery Anne began to supervise the employees, design displays and serve customers. Anne found that she didn’t enjoy the retail side of the nursery business, as she felt she answered the same questions over and over again, and that customers were interrupting her more important work. She then moved into working in wholesale nursery businesses. Anne calculates that she has been managing people in nursery work for about seventeen years. She was an employee of one wholesale nursery owner who didn’t know much about the business, so Anne basically took over the operation. She ordered all the plants, deter-

mined the planting schedule, and managed the employees. The only aspect of this business she didn't supervise was the bookkeeping. This experience provided Anne with a basic idea of what the wholesale nursery business entailed and how much she would need to start up her own operation.

The motivation to start her own business were a series of negative experiences with two previous wholesale owners who initially offered Anne a low wage with promises for later raises. The promised raises never materialized and in one situation, Anne even loaned the owner some of her own money to support a cash flow shortage.

Starting the Business

After two unhappy experiences working for other nursery businesses, Anne decided to start her own wholesale greenhouse. She borrowed money from her mother and put together a business proposal for a loan from a special program offered through the Small Business Administration. Her initial business start-up costs were forty-thousand dollars for the first year of operation. Anne reports that in the first year she cleared eleven thousand dollars, but never benefited personally from her earnings because she put them all back into the business. During her initial start-up period Anne supported herself with money from a small inheritance.

During her tenure with other nursery operations, Anne had managed other wholesale operations, keeping records and schedules. From this experience Anne had acquired an understanding of the necessary equipment, planting

seasons, and employment cycles. As a result she didn't develop a business plan or marketing survey. However, Anne did seek the advice of a small business counselor involved in the special loan program to develop the loan proposal package.

Anne had been aware of a greenhouse that was available, and she negotiated a rental agreement for the first six months rent free. It took her quite a few months to clean up the greenhouse, rewire it, clear out weeds and wood and put up plastic over the shell. The greenhouse had been empty and neglected for a number of years. When these tasks were completed she began to order equipment and supplies.

Anne credits her former employer in the retail nursery with teaching her about quality plant materials and maintains high standards for her plant products. Anne feels if she puts out a quality product, she won't have to spend time and money on marketing, reporting she hasn't done any marketing since her first year in business. "...you have got to insist on quality in plant material as well as in life. If you don't then you're gonna get less, and why bother with that when the best is available?"

Anne states her father was a poor business man a negative role model for a business owner. "He cut corners where you shouldn't have cut corners and he never thought, I think, big enough." She also reports that he didn't delegate responsibility to employees (something she states is also a problem for her as an employer, but feels she recognizes this tendency and tries to be aware of her behavior).

Another negative role model for her business was a former employer. Anne stated that this businessman is unscrupulous and undercuts other business owners in the nursery industry. She encountered her competitor's price under-cutting behavior in dealings with some of her regular customers, but the quality of her product has always been a deciding factor in her favor. The quality of her plants has helped her maintain her customer base.

Anne believes that she has been lucky in how her business has developed, but states that she tries to pay attention to and learn from each mistake or miscalculation she has made. However, Anne says that at times she wonders if she can really pull it off, can she really manage this business and make ends meet? One of the most difficult challenges for Anne is managing employees. The participant wants to make sure she treats her employees with more respect than she had received from previous employers. Anne will frequently chide herself when she isn't clear with instructions or is impatient with a novice employee.

Anne has had to provide extra services to acquire and retain customers. She has trained some of her customers how to display plant materials appropriately to sell. Her objective is to provide good quality plant materials at a reasonable price. Anne feels her competitors do not work as hard as she does to maintain customers, but believes the extra effort is important to her business.

Anne believes that the quality of life is important. She translates this belief into her business and feels that as long as she insists on providing quality products and service she will be successful. But she states:

it's the quality of life that you have to insist on to be successful, and be successful in so many more ways than monetarily. I can see that if I do this right, it would be pretty amazing if I didn't make any money at it. This participant has not developed a formal business plan, but does pay attention to her cash flow each month and makes projections for the next month.

Anne derives satisfaction from working with her customers and her employees. She states that strives for complete honesty and respect in her dealings with both her employees and her customers. Anne enjoys the beauty and pleasure of a well-tended garden and she believes her end-line customers also derive satisfaction from the efforts and rewards of gardening.

Her business goal is to become more efficient with her time and resources, and to create a reasonable wage for herself and her employees. Anne has no desire to expand or increase the size of her operation, she fears she would lose control with increased size and feels the quality of her product would suffer.

Barriers

One of the biggest barriers Anne had to overcome was her own belief that the business would fail. She was plagued by fears and concerns about her ability to develop and manage a wholesale greenhouse business. Anne still struggles with these fears at times.

Another large barrier for Anne is giving herself permission to take time away from the business for rest and relaxation. She struggles with the desire to do

it all herself, to be in control. Anne also experiences difficulty making the mental shift from business woman to grower and back again. Anne enjoys the growing of plants and would prefer to concentrate only on the plants, but realizes that she must take care of the paperwork and management issues of the business.

Anne also struggles with fighting the depression that sinks in at times, when she feels tired and her sense of self-confidence is lowered. This barrier relates to her fear of failure. Anne worries about her debt load, that she will lose the business and everything else she owns. Maintaining a positive attitude is very difficult at times for Anne. She says she has a tendency to lose perspective when she is tired. The participant strives for perfection in all things and therefore is frequently disappointed when she doesn't achieve her expected sense of perfection.

The participant also identified her own isolationistic tendencies as a barrier to her business success. Anne feels that she needs to learn how to be more assertive in her marketing efforts. She considers herself a solitary person and finds it difficult to confront strangers and encourage them to buy her products.

Another business barrier is a plant virus that spreads very easily and is difficult to control. The virus is a problem that all growers are confronting at this time. Ann will not knowingly sell diseased plants although her competitors often do. Infestation of this plant disease could entail that a whole crop ready for sale will be destroyed or a major portion of a crop will not be sold. This scenario can seriously affect the livelihood of this woman business

owner. As her credit is good and Anne maintains a good relationship with her suppliers, she is able to survive temporary cash flow shortages due to product damage. During these episodes Anne worries a great deal about money and her ability to successfully manage her business.

Advice for others

When asked how she would advise other potential business owners, Anne said “...the most important aspect is to love what you do, remembering it’s not a nine to five, weekends off, kind of endeavor.” In her line of business, knowledge of how to grow marketable plants is vital. Starting a wholesale nursery business is not an endeavor of guesswork. Anne also warns a prospective nursery owner to start small, keep very good records and to be knowledgeable enough to examine the root cause of plant or business problems.

A major concern, according to Anne, for a potential business owner is the availability of sufficient monetary resources. She states that it is vital for a business owner to have money available to float the business (and the owner) during the early stages of development. She would encourage another business owner to continue to learn, to study plant materials and their problems, warning “...there can never be a time that you know it all.”

One of the most difficult barriers for this participant to overcome is her own self-doubt. Therefore the advice she would give to other potential nursery owners is to focus on being successful.

People just gotta believe in themselves and be positive even when it looks shitty, even when it looks absolutely no way are you going to make it here. And not be afraid to ask for help from other people—your friends and your family. Lighten up a little.

Aside from the worries, the plant diseases, and competitors that under-cut prices, Anne states that she derives a great deal of joy from her endeavor. Her greatest satisfaction in business is:

...doing what I do, it's neat because you bring a smile to lots of people's faces. That's what I think is special about this business, you make people happy. And that's — you don't do that when you work in the welfare office.

Field Notes - Participant 2

What a fascinating woman. She is so adamant about what she is doing. I feel very privileged to even be asking her questions. She's built her business from nothing. Her business is very risky too. I like her passion and the way she speaks about her business and herself. She doesn't care if people are offended, she's just out there with who she is as a person.

Anne is so determined and very clear about her business ethics. It sounds like she has to compete in a real negative environment. I wonder if male nursery owners are as careful about how they do business with people. She does sound a bit down today. I think she's beating herself up because she's worried about the disease and how it will affect her sales. Pay attention in

the next visit, is this “blue” feeling a result of the cold weather and her worries about the greenhouse, or is it an ever-present aspect of her business and how she feels about her business.

She is really focused on quality and ethics, it is a recurring theme with her. Anne seems to have pulled herself out of her emotional slump of last week. She said the cold and snow and the resulting heating bills were bothering her. The poinsettias are beautiful and yet she talks about how some of them aren’t the quality she would like. I want to say to her, lighten up on yourself. Enjoy the beauty of your surroundings. Quality of her products is a consistent theme for Anne, she has mentioned it in every interview.

Participant 3 - McKenzie

General Description

This participant is a thirty-eight year old divorced, mother of one son. She is highly educated and a professional within her field. Her service business provides interior design plans and the coordination of design/remodeling projects.

Family Background/Early Adulthood

McKenzie is the youngest of two children with an older brother. This participant describes her brother as the responsible one “and then there’s me.” McKenzie describes her brother as “tight-fisted,” and states that her first job was working for her brother as a yard-worker assistant. During her high school years her father, who was a high level corporate executive, was fired

during a management shift. After being let go, her father started his own business. Her mother keeps the books for the business.

An anomaly within her family, the participant was frequently the one with the “messy bedroom.” At home there were many parental discussions regarding responsibility and respectability within the family. McKenzie performed well in high school, but no matter how high her grade point, she felt it didn’t seem to be good enough for her parents. Her response became to do the minimum amount of work and get by. It seems she was never able to totally please her parents, who could not understand what motivated her. As such, McKenzie believes that she now looks to her clients for approval.

McKenzie’s marriage ended in divorce when she realized “I went out and basically did what I could to marry my mother, which is marry someone who is not very supportive and somewhat negative.” Although she states she cares deeply for her mother, the participant states that her mother has very poor self-esteem and as a result, was not able to model high self-esteem for her daughter.

This participant grew up in an upper-middle class neighborhood, but due to her father’s job loss, experienced the lifestyle of her community as an observer rather than a participant. McKenzie explained that during her high school years she wore test hose, sample hosiery from her mother’s place of employment. McKenzie also socialized and dated young men from outside of her neighborhood.

There was an expectation that McKenzie would go to college after high school, so she picked the same college her brother attended. She didn't have any particular interest in college. The university she attended allowed her to explore who she was, while creating a safe environment for this exploration. McKenzie took a variety of classes, whatever interested her. Still suffering from low self-esteem, she put a lot of effort into her classes, but assumed that other students put in more.

She gravitated toward psychology and architecture classes. It was in one interior architecture class that she was recognized by the instructor as particularly talented. After that experience, she changed majors and transferred to a university with a program in interior architecture. It seems she had found her niche. As a result her attitude changed quickly from an unfocused student, to that of an individual who was very focused on interior architecture. However, after three years, her lack of self-confidence influenced her departure from school before she had completed her degree. McKenzie stated she was a very good student, but couldn't emotionally tolerate criticism of her work.

After leaving college, McKenzie went to work for her father in his business. She was hired initially to perform routine office work. She soon traded responsibilities with an employee and took over the inventory. Turning this into a game, she found that she could be very successful in working with customers and tracking inventory. She would learn and memorize each part visually, mentally placing each part in the appropriate place, whether in the warehouse or the equipment itself.

While she worked for her father, she completed her thesis for her degree. As had happened in past presentations of her work, a professor noticed the quality and ingenuity of her thesis design. He praised it, thereby lessening her need to defend her work, something she was fearful to do. Her thesis presentation changed from a terrorizing endeavor to an enjoyable discussion of solar design possibilities.

McKenzie states that during her early college years she didn't understand how her low self-esteem got in the way of her accomplishment. She is aware that when she discovered her talent in interior architecture, she became a motivated and fierce student, demanding a lot of attention from her instructors. This focus helped her to concentrate but did not change her lack of self-confidence in her ability to defend her work.

To survive in college, McKenzie developed what she terms a "protective shell of confidence." She has just become consciously aware of this shell in the past few years. It provided her with a sense of support in school and has enabled her to work with difficult clients in her business now. As a student she needed to develop a reason to learn and a relationship with the instructor. In her business she works at creating a relationship with each client.

Relationships

McKenzie is involved in a significant relationship but wonders as to the extent of commitment and permanence of the man with whom she's involved. This man is very different than the participant in thinking patterns

and relationship needs. Frequently McKenzie finds herself confused as to where their relationship is going. She can appreciate his logical, practical thought processes and turns to him for information and help in processing information (sorting out car insurance needs). He, on the other hand, jokes about her alternative medicine use (homeopathic) and calls her efforts "voodoo."

McKenzie finds that her relationships with this man and with friends are basically one-sided. She feels she provides a great deal of nurturing and support for him and her best friends. McKenzie sometimes feels that she receives little in kind. It's not that she doesn't receive support. It frequently is given in a form that she cannot readily identify as support. Their support is subtle. Hers is overt and open. As a result, she needs to translate the behaviors into her reality. Yet she looks to the man in her life to help her balance herself and find peace. McKenzie says that the person she ideally want to be comes through when she is with him, but not when she is by herself. She is aware that this is an area where she can grow. There seems to be a yearning for development of the self through others, or a sense of self externally. She would like to have a better understanding of where the relationship is going and what the boundaries are but is reluctant to bring those issues up for discussion. She states that she could leave the relationship, but wonders how she would support herself emotionally. He doesn't provide emotional support in ways that she can easily recognize, but somehow she can provide it for herself when she is with him.

McKenzie's best woman friend operates much like the man in her life, providing support in a manner that is at times difficult for this participant to

understand or clearly identify. It bothers McKenzie that this friend is not able to recognize that when she is at home she is also conducting her business. McKenzie's business studio is located in her home. The participant also experiences a lack of support from her ex-husband who reminds her on a regular basis that she doesn't have a real job.

McKenzie has a close relationship with her son, who at times resents and misunderstands the nature of her business and her work habits. Although they have talked about her need to shift from mom into business woman and back again, at times he resents the shifts both of them have to make. He especially gets confused during the day when the participant will take a break and do some gardening for a short period of time to clear her mind and then return to work. Because she is a single parent, there are occasions when her son must accompany her on client visits and job sites. He behaves appropriately in these situations, but at times would rather she had a real job with well-defined boundaries and time frames.

The participant claims that her parents are supportive of her and her business, but frequently are critical of her work habits and in that process she feels they're not proud of her. "...he means to be supportive, but he has a terrible way. My mom does too. Somehow it's this kind of implied negativity. Those kind of phrases I deal with a lot from the people who are around me."

Personal Values

When asked to describe herself, McKenzie states that it would be a list of "things I'm not quite perfect at and I'm not quite as good as I should be at

and areas I need to grow at. Probably not a lot of attention to the things I do do well.” She describes herself as not a very good mother as she doesn’t do the “mundane, boring” things well. She has a tendency to give too much of herself in relationships and then resents it when she doesn’t receive a full measure back.

Yet, this tendency to give within relationships is the basis of her work with clients. She intuitively works with clients to understand their needs, paying attention to their language. She concentrates on what they say within the total context of the communication, what they want but can’t articulate. From their spoken and unspoken inner needs, she expands and develops their design needs. She prefers not to work with clients who want her to “do” their house or office or with couples who can’t seem to work together. She is not interested in being the conduit for their relationship battles. She believes that she learned how to listen to what is not said through her years with her mother and her ex-husband and now utilizes this skill in her work with clients.

Although she defines herself in terms of her relationships with others, this participant states that she is more accepting of herself now. She left her marriage because she felt her spirit was being squashed and that if any more of it was “tamped on, I would disappear. I would evaporate, and it’s been a continual growing and struggle to find myself.”

McKenzie considers her personal growth and her health to be the most important aspects of her life. She doesn’t spend a lot of time thinking about her business, but about her relationships with others. As an independent busi-

ness woman, she misses relationships with co-workers. She would like to improve her rapport with her son and her relationships with others.

McKenzie tries to focus her energies on making conscious choices about how she spends time with her son rather than how some business deal is maturing.

McKenzie values relationships but states that she has difficulty balancing her needs within her relationship with the man in her life. In all situations she finds that she accommodates her schedule and activities to meet his needs. When she was married, she found that she was unhappy trying to accommodate her needs to those of her husband. The price was too high. That was the motivation for her to leave the marriage. However, she realizes that the pattern of accommodation continues in her relationships now.

Work Experience

To help pay her way through college, McKenzie worked as a waitress in a variety of restaurants. She eventually determined she could make more money in high-end restaurants and gravitated toward the more expensive establishments. Her goal was to provide superior service to acquire the superior tip.

In the hiatus from architecture school, she worked for her father in his business. She was responsible for inventory control. After working for her father she began selling furniture. She was successful and in a short period of time became one of the top salespeople. When she discovered she was pregnant

she quit to have the baby and spend time raising her son. During this period she made wreaths, Christmas decorations, and specialty vinegars that she and a friend sold at a local outdoor market.

After her divorce, she worked for a short time in a local design firm. McKenzie felt the firm was not reputable, so she quit and worked part-time for a carpet store and arranged furniture (floor display) for a furniture store. On the days she was arranging furniture, she would find herself helping customers and selling furniture.

It wasn't real hard cause I could putter about, and I would use my body language in such a way that —it's the same kind of thing as waiting on tables, it was a game for me. I would use my body language in such a way that I was so harmless looking, that I could strike up a conversation with any of them. And they'd end up spilling the beans about why they really were there and I took care of it, and then turned it over to Rita.

She was offered a full time position at the furniture store and again, in a short period of time became one of the top salespeople. She started a commercial division for the company and began earning special commissions. A change in the management of the store motivated her to start her own business. As a single parent, it was difficult for her to work the "posted" hours. But she would always put in a full day. She was harassed for her "lateness" and accused (wrongly) of referring to the owner's mother with swear words. She was fired. However, within a few days of losing her job, she was called by a

former client of the store and asked to do some design work. That job led to another and other clients. Before she knew what was happening, she was in business for herself.

McKenzie didn't develop a business plan because she had not planned to start a business. However, she did take business development classes at the community college to learn the basics. She states that her previous work experiences have taught her skills that contribute to her business now. The one skill that she still struggles with is bookkeeping. It's a part of her business that she does not enjoy so she often procrastinates working on her books.

McKenzie states that her father and brother are both workaholics, so she grew up around a strong work ethic. Her motivation for work has always been to find ways to earn extra money. While she was a waitress, she concentrated on getting tips. When she sold furniture, her focus was on getting commissions.

Starting the Business

The motivation to start her business was the abrupt departure from her job selling furniture. Within a day or two McKenzie was called by a former client. This client asked her to take on a design job, that assignment led to another. McKenzie found that each client referred her to her next client and next assignment. She alternated between domestic and commercial design jobs. Initially she was too busy to think about how her business was progressing. Eventually she discovered business development classes and signed up for them, but found that they were difficult for her because of their

traditional business orientation. She was asked to think about her business philosophy and business goals, two things that she was not interested in. McKenzie learned her bookkeeping system from an accountant client during an informal discussion.

McKenzie offers interior design/consulting and the coordination of service to her clients. The participant states that she uses color, textures, and design to enhance the livability of the space for the people involved. She provides both commercial and residential services. Her customers typically come to her from referrals from previous customers. She does not advertise her services, nor market her business in traditional formats.

In the initial start-up phase of her business, McKenzie borrowed a total of five hundred fifty dollars from her parents. She works out of a studio in her house and keeps her overhead low. Her goals for the business are to keep it on its current scale but have a bigger studio, and someone to keep her business books.

Barriers

When asked about business barriers, the first thing this participant mentioned was her lack of confidence. She has had to develop the strength within herself to feel confident about her selections for clients, dealing with new suppliers, and negotiating prices especially when large amounts of money are involved.

The second significant barrier for McKenzie is juggling family time and her business. She works hard to make sure that her business schedule doesn't interfere with her son's school schedule and his activities. At the same time, she struggles because she has to keep "changing hats" during the day.

Another barrier is the amount of paperwork that her business generates. She doesn't feel that she is organized. Yet she has an idiosyncratic system for her work and the tracking of project progress. She worries when she doesn't have her next client identified and scheduled, but finds that clients usually call her unexpectedly.

McKenzie struggles with the ramifications of the tax structure and how it affects her and her business. She also has had to learn the hard way how to deal with distributors who will cheat her out of money. The most difficult decisions she has to make are whether to accept or drop a client. In these situations she asks her significant other (male relationship) for help in sorting out the problem and helping her to come to a solution with which she is comfortable.

McKenzie said the most important aspect of her work is the ability to persuade others. She feels her best work is the result of being able to encourage people through the process and to help them find ways to reach the full potential of their environment. She concentrates on building rapport with her clients so that they will trust her and allow her to create what they have envisioned.

McKenzie considers her business successful due to the amount of referrals she receives. But she concedes that the biggest problem she has had to encounter is a power struggle with a client. McKenzie also considers her energy swings and creativity “slumps” as barriers.

When I’m having a lag in my personal life or I’m frustrated as a mother, and I’m overwhelmed by the housework in the house, and all this other dribbler stuff, the money flow or something like that. It’s really hard to come out here and go—well just go to work then. I just think—oh, I’m going to go in that house and get laundry done.

The nicest aspect of her business is her freedom to schedule her work around her artistic needs and those of her son. She can juggle her schedule to attend a school function or take a few hours to do laundry or work in the garden. Her goal for the future is to get her paperwork under control and organized, and to expand her business a bit to bring in more money.

Again, her self-concept has an important relationship to her business. When asked how she plans to attain her goals, she replies she has to get comfortable with the fact that she deserves more money for her services. McKenzie states that

....I need to organize paperwork, but most of it is just a matter of I need to be more confident and diligent about doing these things. Be confident that this is here and it’s not going to disappear and to throw myself into it. That’s a quirk I have about relationships, about the job, I have doubts and they block me from pushing forward. Fears, I need to conquer these fears and just say—give it your all, you know.

McKenzie equates her lack of self-confidence as blocks to both her relationship and to her business. "So I suppose there's some fears there that I need to work through."

Advice for Others

When asked how she would advise others, McKenzie suggested that a potential business owner ask themselves these questions: 1) "Do you have any talent in this area? " 2) "What kind of instincts do you have for working with people and can you persuade people? " McKenzie states that if an individual can't persuade others, he or she should not go into business, but instead work for someone else. She says that her line of business is seventy-five percent persuasion. The rest is just problem solving. McKenzie also states that if a potential designer can't persuade people to finish the project as it was intended, she/he will never have projects that will attract other clients. As she receives all of her clients by word of mouth, she feels it is vital that her current clients promote her work.

McKenzie states that another important factor in her type of business is the ability to build rapport with customers.

"...if I can build a strong enough rapport, and I can bond close enough, and I can empathize with the person enough, so they can let go and let me do that—people walk into their houses and go—Oh! The workers even come in and do it."

Another issue for a potential business owner to consider according to this participant, is the energy level needed to work in a creative field and be a

business owner at the same time.

“My energy level, and my creativity slumps. It’s really hard, you know when you work with somebody else, you know, somebody else perks you up. It’s really hard to come out here and go—well just go to work then.”

McKenzie believes that there are a lot of opportunities for individuals who want to start their own business. She feels that what keeps people from taking the plunge is the reliability of a regular paycheck.

There are no guarantees in this world. And so I have, I’m not nearly as afraid of “what if something happened?” Well, if something happened, something else is going to undo, there is something else out there for me. And I probably would be a pain in the butt to anybody if they hired me, if I worked for anybody else, because—you can take all those rules and all those regulations, and you can have them if you want. But if you want to double your income, you just let go of some of that stuff. And start letting people let it happen.

So what happens if you fail? It’s not the end of the world. I guess that’s what it is after all. I’m afraid of failure—don’t give everything to a relationship, cause after all it could end today, and you’re going to be out all that. If it ends, it ends. And you’re out everything anyway—why not just throw everything you’ve got into it?

Field Notes - Participant 3

She makes a lot of statements about how she “doesn’t do it right.” She claims that she doesn’t do business; she just designs things. She says she pulls colors from people’s spirit and gives those colors back to them. She seems really disorganized about the paperwork side of her business. McKenzie claimed that she can’t find her invoices. Yet I have a feeling that there is some sort of random organization to it all. This just seems to be an area where she thinks she should operate in a certain way, rather than accepting the way she operates naturally. She likes what she does, but at times seems unclear about how she does it all. McKenzie claims that she fell into business, and she wonders if it was the right decision to make. I like this person, she’s very random. She also incorporates all kinds of knowledge into her consulting with clients.

Check into the business side of her endeavor, is this a recurring problem or just an issue now because of the time of the year?

This person talks about the male-dominated business world and about how it doesn’t work for most of the women involved in it. I agree, I think that’s why so many women are going into business. Ask her about how this impacts her life and her business.

She has a great need to be appreciated and valued by others. There seems to be a validation of self through external contacts. Yet she speaks to the unique type of work/service that she provides to customers. Check this out in next session. She also exhibits another trend I’m finding in women entrepre-

neurs—the inability to separate work from family. It's all one big web of activity and responsibilities. Ask about how this is an issue for her and her son.

I really like this woman, she has so much to offer and so much creative energy. There is also a vulnerability to her that comes across to me. I want to protect her and watch her run at the same time.

Participant 4 - Bess

General Description

This participant is a seventy-four year old mother of two children and four grandchildren. She is a highly educated technical professional in a male-dominated career field. She started her original business with her husband more than forty years ago. This participant now is involved in several businesses and has written nine books.

Family Background/Early Adulthood

This participant is one of two daughters born and raised on the East Coast. When her father died, her mother became the breadwinner, achieving success in real estate and stock investments. The participant met her husband when they were both in high school. They decided to be married after they achieved their educational goals. Bess states she did not enjoy high school or college, as she felt the courses were too basic. She moved swiftly through her undergraduate degree to enter graduate school. Bess originally wanted to be a physician, but her husband was against the idea. He said he did not want

to be married to a doctor. Bess then decided to major in chemistry, although she had a facility for English and foreign languages.

Upon the completion of her master's degree, the participant searched for employment in her field. At that time women scientists were an anomaly. Bess was offered many positions as a secretary, but no offers were appropriate for her educational accomplishments. After months of searching for employment, she was able to convince a Madison Avenue advertising firm to hire her as a technical advisor. At the advent of World War II her husband joined the armed services. It was at this juncture that Bess determined she should be working for the war effort, to contribute her education and training to support the allied efforts.

Bess had originally applied to Bell Labs for employment as a chemist and was turned down because of her gender. The reduced number of men available for positions in the states enabled her to become an employee at the Bell Labs. She was the first technically trained woman hired by the organization. During her tenure at the Bell Labs she built a reputation for herself by solving a "unsolvable" research problem and by managing a highly productive department. When her husband returned at the end of the war, she quit her position to move to Texas, and eventually to Oregon. In Oregon, Bess and her husband purchased a machine shop and started a business together.

As Bess and her husband had been separated for more than five years during the war, her primary goal was to spend as much time together as possible. Her husband, an engineer, wanted to own and operate his own manufactur-

ing plant. They located a plant advertised in Oregon, made plans to purchase the plant and move. At that time timber harvesting was a major industry in Oregon. Her husband was fascinated by the milling operations and designed a number of machines for this growing industry. Bess was initially responsible for the business management of the machine shop. She became very successful at acquiring contracts for the business and managing its daily operation. She wanted to become more knowledgeable about the technical aspects of the industry, as she continued to work in the business. She therefore entered a doctoral program in forest products and forest products chemistry. This program enabled her to combine her chemistry background with her new field. While completing her course work, she continued to manage the family business, and raise her two sons.

Relationships

At the time of the interviews, the participant had been married fifty years. Bess describes the relationship with her husband as full of differences; different personalities, different problem-solving skills, and different behavioral patterns. She feels however, they have managed to develop into a strong team. Together they started the initial manufacturing business and have developed additional related businesses. They also have become highly involved in their industry's professional organizations and the local community. Their different temperaments appear to have created a positive dimension to their relationship both personally and professionally.

Bess maintains a close relationship with both of her sons. The elder son lives in Portland with his family. The younger son and his wife have joined the

family engineering firm. The participant relates that all of the family members involved in the business have strong opinions, yet they have managed to work well together. Bess states that when her children were young she tried to be a “supermom” acting as den mother, room mother, etc. In the initial stages of their business, Bess’s husband travelled a lot, which left the primary childcare responsibilities on her shoulders. She managed to juggle the management of the business, childcare responsibilities, and was an active participant in all of the children’s activities.

Personal Values

Bess states that most people consider her an over-achiever, but she classifies herself more as a woman of high standards and goals. “I’m trying to live about five lives at the same time.” She says she has a high tolerance for other people and their differences, but not for “laziness.” Work is a way of life for this participant, and she is always looking for some new task that needs to be done, or some new information for her to acquire. “I’m as ambitious as I’ve always been.” She considers herself “nicely aggressive,” but a “nice lady.”

When asked to compare her current sense of self to her past, Bess says she has learned “when to go with the tide and when to swim against the current.” She says she is more realistic and now has other women in business with which to compare herself, or a way to “measure myself.” Bess states there were many events or benchmarks throughout her life and her career which determined the person she has become. In a tale-tell statement about how

she has grown and has patterned her life, the participant describes:

I wasn't as tentative about everything I was doing. You can see I'm such a nice lady, I like to fit in with the patterns and the mores. I wanted to be outstanding and yet not outstanding at the same time.

A proponent of life-long learning, she considers the completion of her doctorate a significant benchmark in her life. This accomplishment provided her instant credibility within the forestry industry. From that point forward, she was better able to utilize her skills and abilities and be recognized for her expertise in her field. She describes her professional accomplishments as other benchmarks in her personal development. A critical life event (her husband's illness) appears to have curtailed her professional expansion. When her husband became seriously ill, she stayed with him in the hospital and nursed him during his recovery. Bess chose to reduce her travel and business commitments so that she would be close to him. Bess says her husband's health is not the determinant of her workload, but a major consideration for her. She chose to reduce her workload and transfer more of the business responsibilities to her son and daughter-in-law, although she states: "And I'm really not so sure that I want it. I don't really want to transition out. It's just too interesting."

Bess says that she is very good at worrying and spends a great deal of time worrying not only about her work and her family, but also the international situation and world events. Yet, the first person she thinks of when asked about important relationships is her husband. Bess met her husband when she was fifteen years old, he was the only young man she ever dated. He has had the greatest impact on her development as a person, according to Bess.

Work Experience

As stated, upon the completion of her master's degree in chemistry, the participant experienced difficulty in finding employment within her field. She eventually was able to create a need and a position for herself in a Madison Avenue advertising agency as a technical advisor. When the United States entered World War II she wanted to contribute to the war effort and again applied at the Bell Laboratories. She was very successful there, created her own department and very quickly developed a name for herself as a scientist and a manager.

Starting the Business

While her husband served in the armed forces, Bess saved his salary and most of her own, accumulating a sum of ten thousand dollars. She had dreams of using the money to buy a house. Her scenario was that she would continue working at the Bell Labs, and after the War her husband would join her there. When her husband returned from his tour of duty, he stated he was tired of taking orders and wanted to own a business. They purchased a machine shop in Oregon and developed a profitable endeavor as well as eventually creating other related businesses.

Bess originally investigated the possibility of working within her field of chemistry, but she wanted to spend as much time as possible with her husband. To accomplish her goal, she joined him as an active partner in the business. Bess states that after the War many returning soldiers started busi-

nesses and their wives worked as unpaid clerical support. She wasn't content to just be a "wife who works in the business" as was common at that time. Bess took over the management of the machine shop and successfully directed the business until its sale sixteen years later.

This participant did not utilize the services of attorneys or accountants at the time the couple started the business. When they purchased the machine shop, handshake agreements were the norm. The couple did not have enough money saved to meet the owner's requirement for a down payment on the machine shop. However, they were able to work out an acceptable payment plan with the owner and purchased the shop. They paid the mortgage on the shop and when they planned an expansion the previous owner helped them finance this endeavor. In the early years Bess maintained all the business books and completed the taxes, it was much later in the life of their various businesses that the couple utilized the services of an attorney.

Bess managed the machine shop for sixteen years. She was initially disappointed in this situation, because she was not working in her field. Bess also had to learn the business from the ground up. She had no experience running a machine shop, and it was a shop with equipment and employees, but without initial business contracts. Bess states that it was not a huge success, but they did make money. During this stage, she was also working for the consulting firm that she and her husband had started. She also began writing professional articles and books. With each new endeavor she initiated, Bess had relatively little formal training in the field:

I would love to do something in my life, before I finish, that I was trained

for. But maybe all life is training. That's one of the things I've realized now, knowing all of these men who were accomplished, maybe they didn't know either the insides of the plants or the details, but that didn't bother them, but it bothered me. I just want to know everything.

Bess states that she and her husband developed their various businesses because they were able to see and seize opportunities. They would see a trend and then develop a product or service to fill the emerging need. Most of their customers are small and medium-sized businesses without the resources of in-house technical experts. Bess also providing consulting services on the state and federal level for various agricultural and forestry departments.

At this time, the participant is in the process of transferring greater business responsibilities to her son and daughter-in-law. This allows Bess to take on the projects that interest her and provides her more time to work on her ninth book.

Barriers

One of the first barriers this participant identified was her own ignorance. She and her husband had no previous experience or training to enable them to develop and manage a business. Bess and her husband also had to mollify a xenophobic community during the initial years of their business. At the time they started their endeavor, they were "Easterners" and Oregonians were suspicious of outsiders. When they attempted to open a line of credit at a local bank, they were told:

well yes, you might be a good professional, but we don't need anyone

here. We don't want any strangers. Why don't you go back where you came from?

Another barrier to be overcome by this participant in addition to the exclusiveness of the community was gender bias. As a woman during this period of time, she was not considered to be capable to be a manager of a business.

And of course personally, for myself, being a woman was a real disadvantage, and being a smart one was a real disadvantage. If a woman, was involved, it was expected that if she was in the business with her husband, she was a secretary and did the books and the payroll, which I did also. But I also, you know, I'd come from a job where I had managed a department at the Bell Telephone Labs and I was a professional chemist.

Bess states she tried to see the discrimination as amusing rather than irritating. To compensate she signed all correspondence with her first initial instead of her name. Bess feels the completion of her doctorate helped to set her apart from "...the ordinary housewife. And now, looking back it seems absurd, but it was necessary then."

Bess views her preferred work style as both a barrier and an asset. She views herself as a "team-worker," unlike her husband (who was more of a leader). At times she sees this as a barrier, describing this behavior "feminine mothering." She wonders if her work behavior pattern is in reality an asset or a barrier. Bess states that her son and daughter-in-law are more flexible in their work styles, operating as both independent leaders and team players. She appears to believe this flexibility is desirable.

An earlier barrier identified by Bess was her husband's health. She labelled this as a business barrier due to her choice to reduce her business activities to care for her husband full time during his recovery period. Her barrier now is learning how to be alone after fifty years. (Her husband passed away during the course of the interviews.) Bess thinks getting older is a barrier, although she states she has not directly experienced it yet. There is also the issue of creating a balance within the business that has become a family business. Bess frequently asks herself: "How do you maintain a good relationship and run the company?"

Although this business has a national reputation and completes projects overseas, it is still managed informally. There is no formal business plan for this endeavor, although the participant does do her own planning and tries to encourage formal planning procedures. Bess describes the basic strategy of the business as, finding a need and providing a service to fill that need. The participant also tries to forecast potential problems in her field, to be prepared for future customer requests.

One of the most difficult decisions for this participant was to decide to become involved in the business initially. Due to her academic training, she was planning on a teaching or research career, two activities Bess enjoys. Her husband wanted her to be in the business, as a vehicle to provide close contact with each other. She was willing to change careers to please him. "But I cared more about making him happy than I cared about making some satisfaction for myself."

Advice for Others

When asked what advice she would provide to other potential business owners, Bess had a message prepared. She gives a speech regularly that suggests what to do when the going gets rough in business: "develop self-discipline, to be able to face unhappy customers, tough creditors, and feelings of defeat. Expect it to be rough, and don't look to artificial aids for strength." Bess says she has seen many women turn to alcohol or drugs to find the strength they need to carry on in the development and maintenance of a business. She feels that women especially have a difficult time because they open retail or small businesses. She says that "being in business takes a very tough business mind. And it's very tough on self-esteem. Having the fortitude to cope and be able to get through the hard times, is what it takes to be in business."

The complexity of a family business has also been a problem in the eyes of this participant. She states that it is difficult to run a business objectively when your spouse or son is involved. At times, the fact that it is a family business has been a deterrent to potential customers. Some clients are not eager to do business with a family-owned operation, they fear management instability and unresolved family issues may interfere with good business decisions.

Bess recommends that a potential entrepreneur be flexible to meet the changing needs of customers. Her business has adapted concurrent with the changes in the economy. As demand for forest products has lessened and

competition has increased, she has focused more and more on marketing her business, as well as teaching others how to market forest products.

But we are now in a global competition, and we recognize it. And so we're responding to it in that sense. That's why we're putting more emphasis in the marketing and trying to make American companies more competitive. Working with companies from other countries.

When asked what has contributed to her success as a woman entrepreneur, the participant replied:

For me, it was my ability to get along with people that was so important yet, exert my own will and use my brains. Using the ability to use my brains was a real, rare thing when I started. You know, my daughters don't really understand. Cathy can't conceive of an era when a woman was assumed not to have brains.

Field Notes - Participant 4

What a dynamo. At seventy-four she's still going strong. She had company from out of state, was cooking dinner for her guests and her family, had worked all day but still made time to meet with me after work. Her house is very interesting. I think it's also interesting that she wanted to meet her in her house, not at her office. Could this be a reflection of her value to try to separate work from everything else? Is this how she has been able to do it all? How fascinating her life is. She's also facing a deadline to finish a book about the marketing of forest products. She said she's always trying to be a supermom, it sounds more like a superwoman.

This woman seems to have difficulty describing herself. She uses descriptors supplied by others in order to describe herself and who she is as a person. Could this be a generational effect or a factor of the impact of Western culture on women? Women do have a tendency to describe themselves by what they're not. Check this out next visit.

This last session was difficult and as always, interesting. I was embarrassed to call her for the final interview as her husband just died in the last couple of weeks. She made an intriguing statement toward the end of the session. She said "I'm finally free." I think she realized what she had said because she then went on to talk about being alone and how she will have to adjust. An immediate change in language. I wonder how long she's wished to be free.

Participant 5 - Emily

General Description

This participant is a 49 year old art consultant who owns a gallery and operates a consulting business. At the time of the interviews she was preparing to close her gallery and continue consulting on a full-time basis. Married 28 years, she is the mother of two children.

Family Background/Early Adulthood

Emily is the oldest of four children, she has two sisters and one younger brother. Her parents were highly educated professionals; her father was a

surgeon and her mother a teacher. During World War II, her family moved quite a bit while her father served his military duty and completed residency programs in various states. Emily was born in Washington and after the War, her family returned to the Pacific Northwest. During the War years her mother taught elementary school.

Raised by practicing Catholic parents, Emily attended parochial schools from her grade school years through her initial year in college. She enjoyed her educational experience and was active as a staff member of the school newspaper. She married her husband before completing an undergraduate degree. After her marriage, she attended a variety community colleges and universities . She eventually received a degree in Art from San Jose State. She has taken post-graduate work, but has not completed a graduate degree.

Relationships

Emily states that she and her husband are opposites. Her husband is an engineer, while she is an artist. She describes their relationship as flexible in that they both focus their energy in idiosyncratic areas of interest. They share some activities and a group of friends, but their vocational endeavors are at opposite ends of the continuum.

When asked about her relationships with her daughters, Emily states they are very different. One daughter is gregarious and a good mother, the other focused more on academic pursuits and is very analytical. Emily relates that the difference in years between her two daughters (roughly seven years) was

planned, to avoid problems of comparisons in ability by others. Emily states she maintains a positive relationship with them both.

When asked to describe the nature of her friendships, the participant detailed two separate groups of people, an artistic, cultural community and sailboat racing group. She says both groups of friends know each other, but provide two different functions within her life, supporting two personal outlets.

Emily was in the planning stages of closing the retail side of her business in an effort to spend more time with her husband and her personal art work. She states that now that they are both in their fifties and the children are grown and "out of the picture," she would like to spend more time with him. Her husband races sailboats and Emily has always been involved, but feels that the retail gallery has become a full time commitment, and she would like to create more flexibility in her schedule. Emily would also like to spend more time consulting and promoting local artists.

A supportive parent, she was actively involved in both of her daughters' interests during their school years. The participant states that she has always been able to juggle the "mother" function and the "gallery owner" function. Emily does admit that she occasionally received complaints from her youngest daughter regarding her lack of attendance at sports functions. Emily states this was due to her dislike of sports, rather than neglect of her daughter's needs.

Personal Values

When asked to describe herself, the participant replies that she is the same on the inside as she is on the outside. Emily states that during her early adult years she used to worry about what she would be when she “grew up.” Now she is content, she has a direction to her life and her career. She is not concerned about a title or a specific job description. Emily attributes this attitude is the result of just following where life has led her and dropping those things that aren’t appropriate.

Personal relationships are important to this participant. She wondered aloud about the shift of her energy to full-time consulting and how this would affect relationships she had developed as a result of maintaining a retail space. Emily also described a variety of people who have been important to her and her personal development. The majority of the people she lists are women, teachers, family members, etc. The participant recognized the predominance of women in her life and development of self. She hurriedly stated that she does not have any problems relating to men, only that women have had more of an impact on her. A prevailing theme for this participant involves incorporating experiences from a variety of relationships and integrating this into her value system.

When asked to identify someone who has helped her shape who she is, the participant immediately named her husband. Perpetuating her life theme of integration, Emily states she absorbs her husband’s analytical abilities and incorporates them into her behavior patterns. This allows her to create more

flexibility in her problem-solving skills. She also states that her husband, the most influential person in her life, is the first male in a close relationship that she has not been able to dominate. "We have an equal position in the relationship." Emily views this as a strength within their relationship.

Work Experience

This participant has created employment opportunities for herself based upon her ability to develop relationships. During her college years, the participant worked in a manufacturing plant as a clerical support person. She states that her clerical abilities were not strong, but that she was able to convince the management to hire her based upon her personality and her ability to relate to others.

After her initial foray into the clerical world, she became involved in community arts projects and was very successful. She concentrated on developing community awareness to cultural needs and was successful in organizing a campaign for a local funding levy. While working on a funding project for a historical museum, she met the business owners in a small community. These business leaders were interested in developing their local Chamber of Commerce into a vital organization. Emily was encouraged to make a presentation to the group and was immediately hired to direct the organization. Within one year she increased the Chamber membership from 15 to 150. She attributes this success to her efforts to develop relationships and connect with the local business owners.

In addition to her Chamber experience, the participant has organized many art and educational projects in an effort to bring cultural opportunities to her community. Emily described her process as the development of an idea, and the alignment of local organizations and individuals to help manifest the idea into reality. Her ideas are always unique and original, based upon something Emily thinks the community needs. She has initiated successful art and educational projects in three different states.

Starting the Business

Emily describes the origination of her business as a result of an “early mid-life transition.” Historically she had moved every few years, but then found herself semi-permanently settled in one town. As she was trying to figure out what to do with herself, she received a call from a print gallery owner stating that his business was for sale. Emily viewed this as an opportunity for her to create a space for regional artists to exhibit their work. In an attempt to be “logical,” she asked her husband if he would mind her disappearing from home while she developed the gallery clientele and business. To help in her decision-making process she created a variety of lists with pros and cons regarding the purchase of the business. Emily purchased the business with her own money and at times has used her husband as a “bank” to finance slow cash flow periods.

The gallery clientele was developed as a result of Emily’s networking efforts and creating relationships with local organizations. She expanded the retail business over the next six years. During this time frame the participant has

watched other galleries open and cooperatives form to provide the same services she offers. Emily believes what is now missing is a promotional opportunity for local artists, artists who have developed beyond the local market, and need an avenue into regional and national markets. She plans to close the retail space and increase her time and energy in the development of the larger market for artists. This new focus appeals to Emily for she describes herself as an “originator.” “I’m not really a maintainer, I’m a starter and getting-goer. I don’t like being stuck in, just being stuck in one place doing the same thing for a long time.”

When asked to describe her business model or the focal point of her gallery business plan, Emily replied that relationships with people were the key to her business. “...you gotta have really good relationships with people.I needed to be able to communicate honestly what was going on.” She says that based upon her past experience publicizing levy issues and the arts community, she knew the best methods to get information to the public while using the least amount of money. She built the gallery business by developing her relationships with her customers and the artists.

Her initial marketing effort was to develop an extensive mailing list of past customers, this list she continues to update. Emily has also utilized the local newspaper for marketing purposes by placing announcements regarding shows and exhibits, rather than paying for advertising space. She also has spent a great deal of time networking and communicating with community members and art buyers.

When she decided to purchase the gallery, she consulted an attorney in reference to the lease for the space and her CPA to ensure that her business records would interface with her personal tax information. The financial considerations were fairly simple. Her initial investment was a down payment of three thousand dollars, and she arranged to have a liquid account available in the amount of five thousand dollars.

Barriers

The first barrier this participant faced was her own indecision regarding owning a gallery. "The only barrier was just making a decision about whether to do it or not and then ah, and then checking out the things that were, had traditionally been done here." Emily found that when she tried to reproduce the types of activities of the previous owners she was unsuccessful. She had to develop her own way of promoting the business. "I mean it's not like buying a McDonalds franchise. Somebody doesn't come out and give you training and tell you how to do it." To overcome this obstacle Emily relied on her tried and true methodology, developing networks and relationships with potential clients. This behavior had served her well in the past and contributed to her success again in the gallery.

To track her business, Emily looks at the monthly and yearly cycle of events within her community. On a monthly basis, she evaluates what she has to spend to promote the gallery. Over the year she examines the business peak and slow periods to determine where to focus her energy. She has learned to tailor her business, and the gallery shows that she will promote to the psy-

chology of the public rather than business plans or cash flow statements. For example, Emily related that in the spring people like more color and in the early part of the year after the holidays, her shows follow a theme of introspection.

The most difficult decision for this participant was to determine to close the retail side of the business. After analyzing the local and national arenas, she determined that the effort necessary to sustain the retail space more than she was willing to contribute. This, coupled with her desire to focus on helping local artists break into the regional and national markets, led to her decision to shift into full time consulting.

Advice for Others

When questioned for advice she would provide to prospective women business owners, Emily offered past and future trends as guidelines. She discussed the differences in how art was marketed in the past twenty years and the need for flexibility in the years ahead. And ...”to really care about whatever area of that range that they’re going to deal with. And focus on it, because the presentation and marketing of different aspects of the art work are different.” Beyond the realm of art, the participant advised potential business owners to be clearly focused on a purpose.

...I think there’s a way, if there’s something you want to do, there is a way to do it. If you’ve got a clear idea about anything you want to do, there is a way to do the essence of that idea. ... I guess the analogy is to become more and more clear about what it is you want to do, and be aware of what the

other possibilities are but, also be prepared to let them go. They might be kind of fun, or make it more interesting or they might make it more, what you might consider more perfect, or more acceptable or something, but go for what the essential thing is.

When asked how she makes business decisions and if she could advise someone else in this line of business, she replied:

... you would say part of the decision on the form of the business, after deciding what artists to represent is based on the, what I perceive the wants and needs of the community are. ...I guess kind of intuitively. I mean I can't tell you that I sit down and analyze numbers or anything like that. Although I do that periodically and it usually confirms what I'm getting intuitively.

All in all, Emily states that her goal has been to operate in a manner that makes sense to her and allows her to contribute her energy and knowledge to others. This goal has allowed her to concentrate on the development of relationships as a means to an end.

I think I have pretty consistently been able to do what I felt was right and what seemed to my best light at the time, was important to be doing for myself and the community I lived in. And I've been able to do that in a way that is not a financial burden to anybody particularly and that has benefitted other people so, if you can do that, that seems pretty okay.

Field Notes - Participant 5

She's not very forthcoming with her responses. For someone who talks about people and how wonderful they are, I get a conflicting message. I get the feeling she's pretty protective of herself. Why is it she had difficulty discussing who her husband is to her? This is the first interview I've had that was so quick, I felt like I had to drag responses out of her. I kept getting a lot of fogging and incomplete answers. What does this tell me? I'm not sure what it tells me. Also a lot of hands covering the mouth, speaking very softly and adjusting clothing. Does this mean that as an interviewer I'm creating an uncomfortable atmosphere, or is it just that no one has asked her questions about herself? I somehow get the feeling that usually she's in control and this interview situation makes her uneasy.

She again talks about the artists and how wonderful the community is to her. There isn't as much fidgeting this time, but I still got a lot of riddle responses that I had to question for clarification. Could it be that the only clear manner from which she can express who she is is through her art? I've seen some of her paintings, the colors seem washed out, and all in all, very dark to me. I wonder if she opens up more to other artists. There still is the consistent theme of people and work.

Participant 6 - Michele

General Description

This participant is a 30 year old, married owner of a computer services firm. Her firm sells hardware and software products, provides consulting, installation, and design support for business accounting packages.

Family Background/Early Adulthood

Raised in an upper middle class home in the Midwest, Michele was raised within a household that was caught up in the cycle of domestic violence. Her father was a Vice President in an international technical firm and her mother was a housewife until Michele became thirteen. Michele has a younger sister who is currently living and working in Boston for a high tech firm. The participant no longer maintains contact with her father due to his role in the domestic violence she experienced as a child and her recently acquired knowledge regarding the sexual abuse of her sister.

As a high school student, Michele was very interested in the sciences. Her father encouraged her interest and supported her efforts in math and science. A National Honor Society student, she began working after school at the age of fourteen. She says her motivation to work was to save enough money to move out of her parent's home at the age of sixteen. This desire was a direct result of the violent environment within which she existed. Due to the chaos of her adolescent years Michele does not remember much of her high school years:

I basically spent all of my time working. Well high school to me was just a blur, I mean, I have to say the abuse in our household was so bad that I just spent my time surviving. And I don't really have very fond memories, because there weren't any.

Michele married her high school sweetheart at age 18 and enrolled at a large midwestern university. She feels that the marriage for both of them was based on co-dependency issues. They were both trying to find love as a result of being raised in unhealthy households. A successful biochemistry student initially, Michele and her husband decided to become exchange students and moved to France. While in France she studied humanities and the arts (biochemistry was not available).

After Michele and her husband returned to the States, her husband determined that he wanted to become a forester. They moved to Oregon, and she studied philosophy while he enrolled in a forest products program. After a year or two her husband decided he wanted to change career directions, move to Chicago, and study art at the Art Institute. During this period Michele had worked to support herself and her husband while attending school full time. She states she was "the one who took care of everything." Michele says she felt bored with school and couldn't see any point in it. As a result, she quit with two terms left to graduate.

Her husband suggested that she become a waitress to support his new found art interest and schooling. Michele felt this was the final straw and called the marriage quits. She had been struggling with the sexism she experienced in

her husband's department at the university and frequently had to excuse herself from social activities due to the behavior of the faculty toward women. As she examined the reality of her life, her husband's behavior and her own needs, she decided she wanted out of the marriage.

....it was just the fact that I had always done for him. Almost five years and a lot of it was my own fault and ignorance and coming from this really messed up family. And I just decided that although I cared about him a lot—or maybe needed him a lot. I needed to really stop. I mean I just kind of like, went whoa, put the brakes on, stop. Stop this college stuff, stop this marriage stuff, and figure out what it is that I wanted to do with my life. That's kind of what I did.

To support herself and her husband while she was in school, Michele worked at a local Federal agency. During her tenure at the agency, she discovered computers. Michele found that she would hurry to finish her clerical responsibilities so she could "fool around with the computer." Although she had a technical background, she was hired as clerical support. The next step she took was to borrow money from her father to buy a computer. Michele worked odd jobs to pay her father back while she "hacked around on it." She spent time taking the computer apart and putting it back together, typing her former professors' papers to familiarize herself with its capabilities.

Relationships

Michele's friends come from a variety of backgrounds, but are categorized into specific groupings by her. Her "mom friends" are women with children

with whom she can “exercise her maternal instincts.” Her “propeller head” friends, are people who are programmers. The “guys” (propeller heads) have been very important in the development of her company and have provided support to her throughout its infancy and development. They have taught her computer science and answered her questions, helping her understand programming concepts. A third category of friends are women in business or involved in the organizations she supports (e.g. domestic violence volunteers, peace organizations).

Michele also has one special friend that she claims has helped her develop the other side of herself, the non-business side. She states this friend gave her permission to take care of herself and to develop relationships that weren’t business-related. The participant calls this person when she has employee problems or non-technical issues she needs to explore and discuss.

She says that she attaches herself to people that she can learn from and has done that ever since she can remember.

After her divorce, Michele became involved in a relationship that was abusive and eventually found herself abusing substances just to get through each day. She left that relationship, entered counseling, faced the abuse she experienced during her childhood, and the fact that she was a rape victim.

....that I was a rape victim and that I had a pretty low self-esteem. So here’s this gregarious, kind of out-there person, sort of having this private life that was just a big mess. And not being able to look at myself as not have a real good self-image.

Michele was involved in the abusive relationship for two years before breaking away. During that time, she experienced verbal and sexual abuse from her partner. At this time she was also working two or three part-time jobs and initiating her business. The business was located in her home. When she left the abusive relationship, she had to find a suitable place to live as well as locate her fledgling business. Her former partner continued to harass Michele. She threatened her former partner with incarceration if he continued to harass her. As he had prior experience with jails, this tactic worked in her favor, he left her alone.

Michele has now remarried. She states her relationship with her husband is based on mutual respect and his acceptance of her choices. Her husband learned when he was dating Michele that her business was going to take a large commitment of her time, and "I didn't give him any sense that he was going to have Doris Day in a pink chiffon and sensible pumps for a wife." The participant does not believe that the modern woman can "have it all." Michele and her husband share their weekends together working on their various crafts projects. During the week Michele puts in long days at the office, so her weekends are a time to unwind and re-energize. When questioned about children, Michele replied: "our culture is not set up to support working mothers, and I don't feel that at this point I have the energy to focus on a child." She says if she gets to the point of wanting children she and her husband will adopt a child.

Michele states she makes her home and work environments very separate entities so that once she is home she can focus on being at home. If she needs

to work on the weekends, she goes into her office rather than working at home. She will discuss the business with her husband, but not for the purpose of getting business advice. She relates the purpose of the conversation is to get a perspective on the interpersonal dynamics involved and to have someone listen to her. For business advice, Michele will turn to other business women friends or other business people.

Personal Values

The participant is a creative person who enjoys technical puzzles and confronting stereotypes. She states that she gets a kick out of competing in a male dominated business environment. At the same time, she finds that she struggles as a result of taking on too many commitments. Michele says it is difficult for her to say no to organizations that support her personal beliefs. She is very involved with the local rape and domestic violence center as well as peace organizations.

A lot of times though, I am unable, say all of my favorite things kind of come together in one large chunk. I have a hard time saying no to any of them. I will just press my back to the wall to try to do all of them, and so that is a real problem.

Michele takes pride in her lack of interest with what she describes as the typical activities attributed to women, such as fixing her hair, wearing makeup, or talking on the phone. She feels that she is a nurturing person, and will take business time to counsel an employee. By the same token, this participant will not take time to attend local business gatherings for what she

terms "schmoozing," an activity she considers a waste of valuable business time.

Michele states that she is not as externally referenced as she used to be and is much more comfortable with who she is as a person. She's not sure if this is a factor of turning thirty or a result of her life experiences or both. She feels that she has accepted who she is and is comfortable with herself.

Important events for Michele have been buying her house, getting married, and attaining what she describes as a level of respectability in the industry. These events were remarkable due to her history. She had always lived in "student slums" and to have found a place of peace and solitude is very important to her. Her marriage violated her vow to "never marry again," a surprise to herself and her friends. Of specific importance to Michele was that her company was called in to solve problems created by someone else in the business (a competitor).

Work Experience

Michele worked in a variety of food service and clerical positions before starting her business. In high school she worked in a variety of restaurant related positions; waitress, cook, hostess, and dish-washer. During her freshman and sophomore years of college she supervised the catering staff in a hotel, frequently working thirty-six hours per week. When she quit college and began hacking on her personal computer, she typed papers for professors. Then Michele decided she needed to learn more about electronics. She

spent so much time in an electronics component store, they offered her a job. She was hired away from that position by a consultant and bounced around from one small computer company to another for a number of years.

These varied experiences were valuable in terms of learning her craft, but were difficult monetarily for Michele. Frequently she was promised salaries that never materialized and in some instances was not paid. She finally found herself working in a computer store and was frustrated with the operation: how they sold their products, the lack of technical support for customers, the lack of technical knowledge of the staff members, etc. This became the impetus for Michele to start her own company.

I just said any idiot can do this better. And I decided to just continue to teach over there, cause that was another way I was supplementing my income. But to start off on my own, just by providing after-market kind of service. Which then eventually evolved into developing hardware and software relationships to be able to sell things through _____ (her company). And now we're a re-seller of stuff as well as a service organization.

She feels that she learned her entrepreneurial skills from her father. He spent his spare time developing new products and creating marketing plans to sell those products. As her father wasn't involved in her activities and didn't spend much time with her, for Michele to interact with her father, she frequently got involved in his work. "He was a street fighter, he understood how to go out and make a buck. And he was real, he was really good at sharing that kind of information." In contrast, Michele states her mother taught her money management, people

skills and the virtues of being involved in your community, business and personal values she actualizes today.

Starting the Business

Other than her desire to “do this better,” the participant saw a need in the local market for people who do:

more than just peddle iron as we say around here. Somebody has to support it. Somebody has to know how to repair it. Somebody has to know how to make it work, how to teach people how to use it more effectively.

Another important motivation for Michele was to be able to do the kind of work that she felt she was capable of performing.

....in Corvallis, Oregon if you want to be anything other than a secretary, you’d better plan on having your own business. Honest to God that’s the truth. And I got tired of being turned down for jobs that I was perfectly capable of doing.

Her desire to start her own business was motivated by a series of employment encounters over the years. She describes the Federal agency she worked in, her experiences at the university, and in a local business:

....I learned in short order at that organization, and particularly at Oregon State, I mean forget it. There aren’t any women in significant positions over there. And I personally have never been to a university that still refers to women as girls. So it was quite a learning experience moving here and

coming to this kind of, sort of, vacuum of white maleness. And feeling very kind of repressed because I'd like learn my job in a week and want to take a nap and there was no where for me to really go. And I didn't want to fight the battles. I figure if I'm going to fight the battles, I'm going to fight the battles with the ability to grow a business to a particular level and sell it to somebody and walk away from it or do whatever I want.

I do recall being verbally abused constantly at _____(local business). Because I was female, and I was technical.

Michele started her endeavor by acquiring a fifteen hundred dollar loan against her car to write a business plan. At the same time, she continued working at her various part-time positions. She researched business plans at the library and wrote a business and marketing plan at the same time. The participant also developed a description of her services, at the time of her start-up. At this point in time her type of consulting wasn't well defined, nor understood by potential clients. She felt the planning gave her a map for the business, but she has had to deviate from the mapped course many times. "You know, I cash-flowed this company off of my back. I didn't have to worry about capitalization and setting up all those schedules and having sales per month, kind of stuff, it just didn't work that way."

The participant says that she has avoided the computer retail model of doing business. Her concept is solution sales, not "whatever they have in inventory" sales. Michele states she has even advised people against becoming computerized if she felt it didn't make sense for their business. She has made

it a point to observe other technical women in business and tries to emulate their model of business interactions. She identified two local businesses (other industries but technical in nature) after which she patterns her business. Both businesses are managed by a husband-wife team.

While she was in the process of developing her marketing plan, Michele tried to get information from the local Chamber of Commerce. She was disappointed at the lack of information available about the local market. The participant didn't have money to purchase this kind of information from a marketing research firm, so she spent hours trying to track down data that would help her target her efforts. She researched billing systems and studied existing programs that were available. Michele also utilized the resources of an attorney and an accountant during the beginning stages of her business, and continues to do so.

Barriers

The biggest business barrier that Michele identified was an economic one. She didn't have the money to dress the part of a computer consultant or drive an expensive car with which to chauffeur prospective clients. "....I did not have a spiffy car, and I had clothing that I had pulled out of the dumpster. So that was, the economic barrier was I think, probably the biggest." Once her business began to pick up she was able to purchase the appropriate clothing for business meetings, but does not yet own what she considers a nice car.

The next barrier for Michele was the fact that she is female and a technician. In the computer industry this was two strikes against her. Initially, she had male sub-contractors through which she would communicate with clients, until her customers began to realize that she was the one in charge and became comfortable with her.

I also culled out people that just couldn't deal with me, based on the fact that I was a female. I mean after _____(her company) got enough of a client base, I just said, if we can't do business just because I'm a female, then we can't do business, sorry. But I spent a lot of time kind of pandering to that crap.

Her biggest barrier currently is the lack of capital with which to expand her business. This barrier is more than just a lack of capital, it appears there is an underlying issue, the lack of access to capital.

Money. It's always a money thing. I don't know if that's a barrier, but I can tell you that in order for this company to grow, we're going to need an infusion of money. And that's, there's an old Wall Street saying: it takes money to make money. And _____(her business) has been undercapitalized since day one.

In order for us to grow, we have to have more capital. And that's not an easy nut to crack. And I don't know if I've already complained about this on another tape, but I can tell you if you're female and you go to a bank, you have a harder time getting an operating type loan, than if you're male. And I don't care if anyone tells you that's to the contrary, I can tell you I have first hand experience at that.

Basically a loan officer looked at my financial information, kind of—was very patronizing, leans back in his chair like this, stared down his belly at me, made a bunch of ridiculous remarks. He did not take any time to look at my business plan, he did not take any time to look at my client list, to find out that I have very good and very qualified clients. He did not listen to any of the information about my past track record in terms of payment of my bills and stuff like that. Whereas if I were one of the guys, it would have been smooze city. He basically couldn't deal with me as a person conducting business. I was a just a female. And he didn't know what to do with me and it was beyond annoying. It was humiliating.

At this time, Michele is working hard to position her company in the market place as a firm that can provide a variety of services. She is concerned that if they continue to only provide limited services, she and her employees will get bored. At the same time, her goal is work smarter not harder. She plans to do this by limiting the amount of time consulting and problem-solving to only those projects in which the client can pay for the full consulting costs. Michele has found in the past that she and her employees have spent a large amount of time problem-solving for clients that can not monetarily compensate her for the time.

In some cases Michele has had to confront her client's behavior. These situations provide opportunities for Michele to actualize her business values, but constrict her ability to generate money. In one situation she walked away from a major client who violated her basic rule of treating herself and her staff with respect.

...they were a pretty good client, they spent a bunch of money with us, but also we had to put up with a lot of verbal abuse and a lot of kind of hidden agenda, nasty sort of weird game going on. And I finally, it's funny I put up with it for like three years, and was okay. But it pissed me off when they started working on _____(employee) who's a really nice lady and worked very hard for them and never deserved the kind of bullshit that they laid on her. And this particular client basically in so many words, asked me to fire her and I refused to do that because she had done nothing wrong.

The participant is proud of her company and her effort to provide a safe working environment for women with technical expertise. She states she works hard to pay women a fair wage and is proud that she has never promised to pay someone and then reneged. She has capitalized her company on her personal credit lines and currently is wondering whether she will need to use her house as collateral for an operating loan.

A difficult problem for Michele is finding good qualified employees to work for her. Within this context Michele says she wonders about the work ethic of people within our culture. She states she provides her employees room to grow and develop as professionals, encouraging staff to take on new challenges and solve problems on their own. Michele shares information about the business and asks for staff input. However, she is aware that in many situations, she will need to make the final decision and is very comfortable with this responsibility. She believes in empowering her employees and states that power is "an internal thing."

Michele complains that one of the aspects of her life that drains her energy and ability to dedicate long hours to her business is her community involvement. She frequently commits herself and her business resources to community efforts with which she is associated.

Fundraisers, I have a tendency to not be real good about telling people that I'm too busy and sort of let them come in and smooze. Or I'll take the time to go to Lebanon to pick up a battered woman, or something like that. It isn't always the best business decision. But it's important to me. Lots of fundraisers. I'm trying really hard to say no to some of those things. But they all seem important.

Advice for Others

If she were to advise someone else, the participant would tell them "to prepare not to have a life for three years." She feels it is important for a potential business owner to sit down and figure out their capitalization needs, and be well capitalized before they start business. She also stated that a new business owner should "stay true to your heart, do not let people say to you—well if you're in the computer business you ought to be doing this."

Michele believes that there are some benefits to owning your own business, but there are drawbacks as well. A potential business owner should think carefully about their choices before starting a business, according to Michele.

Benefits, well of course there's the peace of mind of being your own boss. I mean that's a double-edged sword. There's the peace of mind thing and

then there's the agony of being your own boss. Of worrying about everything. I don't know, you know, just the whole....I think it's a real benefit being, to having determination over your career. That's probably the primary one.

In retrospect, the participant feels that being a woman provides her with a special edge in this male-dominated business. This advantage is however, a double-edged sword, as Michele feels her gender has hampered her ability to capitalize her business.

....there are very few men in the service side of computers and I think women really bring a lot of our femaleness to that. I think that's why we do it so well. I mean, knowing how to nurture and support someone or something and computer systems require a certain amount of nurturing, except we call it systems administration. Nobody likes to do that, because it's not, you know, macho cool programming, it's housekeeping programming. And first of all, we're very proud that we'll do that and that people will successfully run their networks and their multi-user systems and their single user systems. And secondly, it's something we're just kind of like wired to do, I almost feel.

Field Notes - Participant 6

She sure doesn't communicate like a thirty-year-old. It's amazing to me the number of women who have come from abusive households. She seems to have gone through fire and come out a stronger, more self-assured person. This will be an interesting interview. Check into the notion of survivor and how that relates to her business.

This woman can definitely focus for long periods of time, we packed all of the questions into two sessions. I was more fatigued than she was. In some respects she reminds me of myself, telling people the truth as she sees it and paying the price for being a woman with a strong point of view. I don't know how she has the energy to accomplish all that she does in a day. Her technical skills and knowledge base are almost a bit threatening, and yet she isn't threatening to me, but I bet she is to a lot of men. She's already had to swim upstream and I predict she'll have to continue. Can it be that women who come from abusive households who have the strength to get out become fighters forever?

Participant 7 - Emma

General Description

This participant is a 50 year old mother of two adult children. She has been married for over 31 years. Her business provides bookkeeping and tax preparation services to a variety of clients.

Family Background/Early Adulthood

The participant was raised in "probably the squarest family in America." Her parents didn't approve of smoking, drinking, dancing, or playing cards. Every Sunday the family went to church. The second child of five children, Emma was the only girl. She felt her parents preferred her brothers and that there was an unequal distribution of the work around the house based on

gender-designated jobs. Consequently, the participant states that she doesn't have a good relationship with either of her parents. She remembers that as a youngster growing up, she had to iron the work shirts that her brothers wore to go work in the barn. Her father and brothers never helped with household chores, yet Emma working in the house and supervised work crews in the field. This pattern of gender-based expectations continued to affect Emma beyond her adolescent years. After she moved out of her parent's house, when her mother became sick, her father would call Emma up and say "come over and do something, your mother's sick."

As a child, Emma was responsible for not only her household chores, but worked in the fields, delivered papers on a newspaper route and supervised work crews on the farm. She worked minimum wage jobs throughout her high school years to save money for college. Her parents paid for her brothers' college educations, but the participant had to support her own college efforts, again a gender-based designation.

Emma's father trapped fur in the winter and occasionally would work in a lumber mill, but the family farm was the major source of income. Her mother supervised work crews on the farm, and at one time (while her father was hospitalized) operated the entire farm and supervised the household.

The participant liked school and did well, but did not get involved in many extra-curricular activities due to her part-time jobs and responsibilities on the family farm. Emma started working in office settings while in high school and her senior year worked for an accountant. That experience led to later positions in the lumber industry as a secretary and office manager.

After the birth of her son, Emma stayed at home and worked part-time for an attorney. Her second child (daughter) suffered a childhood illness that required the participant to stay home and care for her full time. To earn extra income during this period she offered childcare to other parents. In 1973 she started her bookkeeping business.

Relationships

Involved in a long term marriage to a man nine and one-half years older than herself, Emma and her husband have two adult children. Her husband is now disabled and unable to work. This situation has forced the couple to re-think their priorities and make adjustments to their lifestyles. Emma's husband no longer works outside the home, but has taken on all the household responsibilities and the grocery shopping.

If you don't have a really totally supportive husband, you couldn't do the kinds of things that I'm doing, there's no doubt about it and sometimes I'm amazed he puts up with it. But he just never, he understands, and he just never really....I don't have any of this pressure of "you have to come home at 7 o'clock or 5 o'clock or whatever, because I want you to."

Emma states that she and her husband are very different types of people with different interests and temperaments. Throughout their relationship he has been willing to support and encourage her interests and activities without necessarily being a part of those activities. He is willing to attend social gatherings with her, but is more comfortable staying home and being with the family. Now, due to his disability, her husband concentrates on taking

care of the household. When he feels strong enough, he also volunteers to drive people without transportation to town to do their errands.

Emma's son works in the business and attends many social/work functions with her. She says he is very logical and goal-oriented. He is quiet like his father, but more outgoing. The participant finds it interesting that her son is willing to attend social and business functions with her. She describes her daughter as a very social person, someone who likes to have lots of people around the house. Her daughter is a student at the university. Both of Emma's children live at home.

When asked about her friendships, Emma said that she has many types of friends. Some relationships are based upon mutual interests like membership in a women business owner's support group; while others are a result of her long history in the community. She states that she has lots of friends to "do things with" because of her husband's lack of interest in some of the activities that interest her and lately his reduced energy level due to his disability.

Emma states that the women business owner's group is a major source of support to her:

...if you're a woman business owner, there aren't very many people who really understand what that's like, so that's a great group, because they know what life is like, you know, if you're in your own business.

Personal Values

The participant describes herself as task-oriented, and a very responsible person with lots of goals. She says she's not a workaholic and can shut off work when she leaves, that she works hard to separate her work and home life. However, she also reports that her children call her a workaholic. Emma disagrees with this description as she qualifies a workaholic as someone who doesn't like what they do. Because she likes what she does, she does not classify herself a workaholic personality. Yet Emma reports that many family conversations incorporate business issues and facilitate her business decision-making efforts.

She says that she has organized her life in a manner unlike that of her family of origin. In her household, there are no set duties, no assignments based upon gender. Everyone pitches in to accomplish whatever chores need to be done. She has been criticized by her parents because she did not stay home to raise her children or behave in a traditionally defined female role. Rather than perpetuate a homemaker's role, Emma started a business. This participant places great value on not creating rigid rules or behaviors based upon gender.

I think it was because of the kind of family I grew up in, I really didn't want to do....I was tired of waiting on people, you know. I wanted to do things that I wanted to do. And I'm sure a lot of it is because of the kind of marriage that I have, because if I had a husband that said: "you stay home and you raise kids and you cook the meals!" I'd have probably done that. But since he basically said: "do whatever you want to do." And whatever I thought I wanted to do he was really supportive of....

The relationship the participant maintains with her husband is very important to Emma. As a result of his disability and ill health, she considers each day a gift. She values her warm relationships with her children, and is proud of them as individuals and their accomplishments. This participant also maintains a close relationship with one of her brothers who is a psychiatrist and lives in another state. She relates that her other brothers have grown up to become ranchers and farmers and she doesn't interact with them as much because they don't have much in common. The brother that she is close to is also a middle child within the family structure and they have always had a strong relationship. Emma and her brother telephone each other weekly and she uses these conversations to explore ideas and obtain his perspective on issues, whether personal or business related.

Work Experience

During her high school years and after her graduation, this participant worked in a variety of office jobs as a secretary and office manager, performing at times some basic accounting functions. After the birth of her first child Emma worked part-time in an attorney's office. Her second child was quite ill for several years, so the participant chose to stay home to care for her. To earn extra money during this period she provided childcare services to other parents. At about this time she started typing thesis papers and to provide bookkeeping services. When her daughter recovered, she continued furnishing bookkeeping services from her home. Eventually she rented office space and formally created her business.

Emma states that starting her accounting business was kind of an accident. Her husband owned a business and she had always maintained the books for his business. Then she began taking on other people's accounting projects and decided to start her own business. "But...it sort of just happened. I mean obviously I had the skills to do what I'm doing but then besides that I certainly learned a lot from the time I started to where I am now."

Starting the Business

The participant formalized her business endeavor by renting office space and increasing her client base. She initially opened her business with a partner but soon found that they had two different concepts of how the business should be structured and the type of services they should provide. They soon dissolved the partnership. Emma's motivation for starting the business was two-fold; 1) to work and earn money, and 2) allow her the flexibility to be actively responsible for the day-to-day care of her children. She felt that owning a business would provide her with the money and flexibility to meet her needs as a business woman and mother.

At the time she formalized her business Emma had not researched the market or developed a business plan. "I didn't do any of those things that you're supposed to do, you know." She still does not use a formal business or market plan, however, she does set goals for herself and her business. These goals are based upon a review of her monthly financial reports and an examination of previous business.

As her business and her clientele have grown, the participant states she has expanded her theoretical and practical knowledge base as well as business management skills. She believes that her services (accounting) are an integral part of the management information available to her clients. To improve her skills she has taken small business management courses offered in the community. She states a secondary motivation for taking the small business classes was to determine what business owners were learning (and whether she agreed with the instruction). Emma wanted to know what type of advice new business owners were receiving from community resources. A portion of her service to clients are to advise them regarding their business classification and the tax advantages/disadvantages of each classification (e.g. sole proprietor versus corporation).

It has only been in the past few years that Emma has advertised her business. Most of her new clients have been referred by existing clients. High quality, complete service to the customer is a business value of this participant's. Emma takes great pride in "spoiling the clients." She maintains that people change accounting services quite regularly and that this practice is due to a lack of understanding of the nature of accounting services. Clients will change services to try and get a lower price, unaware of the value of a complete bookkeeping service.

The participant has set a goal to expand her business and to offer more tax services hoping to acquire more new small business clients. She prefers to work with new business owners because Emma can help them get their bookkeeping systems organized initially. Emma states this saves her time

and energy later as she then doesn't need to solve problems caused by poor bookkeeping practices.

Barriers

The participant states that her initial business barrier was to prove herself to her clients, and thereby achieve referrals. Yet she relates that in the beginning she was a barrier, due to her lack of confidence.

In that you think, well, I'm not really as experienced as so-and-so or I don't know as much as this person or that person. But then, as you get older and you do more things, you figure out that well, that's not necessarily true. I've been in business a long time and I'm constantly amazed to find out that I'm just as good at it or better than a lot of other people that I know. And you know, maybe I have been all along, I just wasn't aware of it myself, or maybe it's because you grow, I'm sure you grow as you go along. But, and I don't know if it's that way for men or not, but I think for women, a lot of the limitations are in their head.

Emma's current and ongoing barrier at this point in her business is educating her clients and potential clients that good accounting practices and services are a desirable commodity. She states at times she struggles with clients who don't view her properly in the role of an authority, someone who is offering professional business advice. This has been a problem consistently when she advises clients to institute controls to reduce the potential for theft or embezzlement.

The participant states that the most difficult problem for her to handle in her business is someone who is unhappy. Emma takes a client's displeasure personally.

Maybe this is a woman's problem in business too, is that not to—oh if you have someone who's unhappy, not necessarily maybe with your service or maybe they just want to go somewhere else, it's the old rejection thing, you know. To not take it personally and that's real hard to do. My idea is that we should be one hundred percent successful with every single client and if you have a person who is not happy with something, that's hard for me to deal with.

Advice for Others

The participant suggested that potential business owners evaluate what type of business they want to operate and whether they have the desire to work the hours required to run that business.

So first of all you really have to figure out if that's what your priorities are and if you are willing to put the time and effort into a business, that it takes to go into business for yourself. I would tell them not to expect to live out of it, at least for a couple of years. A lot of people think that you can just go into business and support themselves right way and it's not a good idea, it doesn't usually work.

Decision-making is an integral part of running a business. The participant makes business decisions by weighing the pros and cons in most situations, but on occasion will make a decision because "...that's what I want to do, so I

do it.” On the average, the participant looks at all the sides and then consults with her family or her employees. She states her son is very good at collecting data, so she relies on him to get the facts and present a recommendation to her at times.

The participant states that she has learned to be more assertive in her business dealings, an important ability in any business according to Emma.

I’ve learned to be tougher and I’ve learned to be.... I’ve learned to let’s see...to you don’t have to agree with everybody to get along with them, that you can be yourself and say what you think and still maintain a relationship. I think I was, and a lot of women are, they’re raised in families where they just try to keep things smoothed over, you know and not make waves. And it’s hard to get away from that and not to, you know, say yes, to whatever people think it is you should be doing and to be able to stand up for yourself and be tough. You know in dealing with hiring and firing is always the worst thing in the world, but I can do that. ...I think I’ve learned to be assertive.

Field Notes - Participant 7

This woman entrepreneur started her business in 1973. She feels fortunate to have had a very supportive husband. She seems to do things for the challenge and feels very closely connected to her clients. She has a very nice sense of humor, but is in tight control of her feelings. When she talked about her family her face would soften a bit, but then as if she recognized this, she then would immediately put on her “business mask” back on again. She was

very controlled. It was interesting to watch this dropping and replacing of the mask. Check into relationships and how they affect her business. Pay attention to facial responses.

She talked about how foolish it is to have men who had never owned a business in their lives teaching classes on small business management. They just happen to have an MBA. She advises people to find small business counselors or teachers with small business management experience. Still very controlled in her responses. If the question appears to be too personal, she seems to move it a level away from her, using "you" to depersonalize. Fascinating. See what happens in the next session.

I'm glad I'm finished with her interviews. I've found that some of her biases go against my own value system. At times I really had to concentrate on my interview questions. The interview guide helped me stay on track. I found that her negative comments about the EDP (Economically Disadvantaged Program) really bothered me, but I had to ignore that. This time I had to control my face. Thank goodness I was aware of what was going on within me so I didn't blow it. My past history working with clients and completing needs assessments has helped.

A strong theme of family in her business, both support and involvement. Friends are also very important.

Participant 8 - Maggie

General Description

This participant is 41 years of age, married with two teenage children. Married twenty years, she has known her husband for twenty-five years. She owns and manages a printing and design business that incorporates a retail outlet with a partner.

Family Background/Early Adulthood

The youngest of three children, the participant has an older brother and sister. She grew up in California and her parents both worked outside of the home. Her father was a labor negotiator for the State, and her mother worked a variety of retail/service jobs. Maggie stated that her mother always worked, and that her mother's sisters and their mother also worked. She states that these women were very close to her family and that their influence as working women had an impact on her life.

...basically I have a real democratic background—real labor, socially oriented in terms of politics. Doing things for the working person kind of an attitude. So there's just, again the strength of women in our family.

The participant states that she was very close to her father, and that her mother was the day-to-day disciplinarian. Growing up Maggie felt she had a warm relationship with her brother, which has shifted into more of a "laissez-faire" relationship as adults. Maggie is still very close to her sister, who has moved from California into the area.

With a family background that combined Italian Catholicism and Romanian Judaism, the participant reports that her family was not particularly religious, but that they did celebrate the holidays consistent with both religions.

Maggie says that when she was sixteen this combination created some confusion for her, as she couldn't easily label herself Catholic or Jewish, and she struggled with a sense of what religion was for her. She has since determined that this allowed her to view religions from a wider perspective.

So what it did give me is an open mind. It told me that anyone who wants to share a sense of religion and community and oneness of spirituality—whatever they label it—whether they have things that hang on their necks or on their heads, or they call one a book, one a bible, one a book of Jehovah, whatever it is, or whatever the Eastern religions used — the Buddha and the Torah, whatever, they're all names that are made up by men that serve men's purposes to define how they can serve their lives—so to me—so anyway I feel fairly at peace with that kind of thing.

The participant says her life was “fairly middle class.” Maggie says that before she went into high school, she knew she wanted to be an artist. Throughout high school, every elective she took involved art. Maggie took print making, design, drawing, painting. At the same time she was active in extra-curricular activities. She was senior class secretary, on drill teams, and the annual staff. Maggie did not date much, but was active with a large group of friends. During her senior year Maggie met her husband .

Maggie enrolled at the University of Santa Barbara, with thoughts of becoming a sculptor. It was a very frustrating time for her. She struggled continu-

ally with her professor about the nature of sculpting and was frequently frustrated by these interactions. She then tried print making, lithography and eventually painting. She experimented with the different mediums and discovered oil paints. For the next three and one-half years she painted with oils exclusively.

At the end of her sophomore year Maggie transferred to the University of Santa Cruz. A university she labeled as much more “forward thinking.” The school was clustered into disciplines (e.g. science, art and music) and was smaller. The last two years of her college education she focused on her art and painting. Maggie felt very supported by her professors and encouraged to explore herself through her painting. She graduated and then began to wonder how she was going to support herself.

Relationships

The participant states that family is very important to her. Maggie was raised within a close, emotionally expressive family and carries that tradition into her family life now. Her aunt is very important to her, as a role model and inspiration. This woman attended law school in her early sixties and was basically self-educated. The participant calls her a “professor of life.” Maggie looks to this aunt as a model of what a well-rounded woman can be: highly developed intellectually and a very nurturing mother, focused on her children.

This participant met her husband when they were both seventeen, they were married five years later. The participant describes their relationship as one of

opposites: she considers herself a right-brained, visual, spontaneous person who works with emotions, and considers her husband a logical, analytical person. Their family backgrounds are very different and educationally they took dissimilar routes (she studied fine arts, he studied science). They were in high school when they met, but made a commitment to each other early and eventually married.

It's a relationship that was born initially of two young people and we grew together and we were sort of, it was sort of immediately close and immediately very friendly and has never been really difficult. We're very good friends. We consider each other very good friends, and I think very mutually supporting. Of the two of us, I would say that he probably supports me more than I support him.

Maggie is very close to both of her children and describes them as very unique individuals. Her daughter is a cool head under crisis. She regularly defends the underdog. Maggie describes her son as a placid person who never experienced the "terrible twos." She says that her son has been very easy to love, while her daughter has challenged her. The relationship with her daughter has changed over the years, and they are now growing into good friends.

The relationship with my daughter has been very important to me, especially in these last few years. It's important to me that she also feels competent about herself and feels and has a high self esteem and that's been real hard for her. So lately we've pretty much felt that we are really growing into really good friends. And it's important to me that that stay that way and we keep enriching each other. And she

makes me young, I think. And hopefully I'm bringing a lot into her life.

The participant has a wide variety of friends that she interacts with on a regular basis. Some friends represent old, long-standing relationships that started when they first moved to Oregon. The participant likes to have people over to her house and will find any excuse to initiate a gathering of friends. Maggie describes herself as a people person and feels that she is sensitive to other people's needs.

I enjoy being off by myself, but I'm really much happier when there's lots of people around. We like to entertain lots of different people. I like to cook, I think that's just sort of another extension of family and home.

She values the relationships she has with her employees and her partner. Her concern is that the relationships be without stress or tension.

It's important for me to have a mutually, a warm relationship with them. It's not important for me to socialize on a basis where you would think..... Your friends are people that you socialize with. But it is important for me that I like them and that they like me and that we get along really well.

Personal Values

This participant describes herself as someone who is old fashioned in some ways. Traditions and family gathering are important to Maggie.

I have a lot of, I think, background or real love for traditional, family structures, family traditions, holiday traditions, carrying on things in a family in terms of heritage, ancestry. I guess a strength of just basic family core.

Art is very important to this woman although she says she has lost touch with the fine artist part of her personality. She considers herself a very creative person who incorporates this creativity into her work and her daily life, but the fine artist has been buried by the "... reality of years of getting jobs and things like that, and I haven't taken the time to keep that up."

The concept of working women is a strong value for this participant. When asked to describe someone who helped to shape her as an individual, Maggie talked about her mother, her aunt and her grandmothers, all of whom worked outside of the home.

...I've had a lot of influence from women in my family. So I really come from a working background. Women working. My mother was not a homemaker. I often thought when I was growing up, I wished my mother was home, like all the other kids' mothers, 'cause when I was growing up a lot of mothers weren't working. I don't think I'm the home cookies type of homemaker. Neither was my mom.

Maggie says that she has a strong work ethic. She believes she is compulsive and, even when home ill, will take the time to pick up the kitchen clutter rather than go to bed and rest.

It's a very strong work ethic, extremely. Things just don't stop until they're done. I have no qualms about putting in overtime, working really, really hard, doing things myself, with whatever it takes, yeah, it's a real strong work ethic.

The notion of strong family and friend relationships is an important value for this woman. “Family parties and people coming over to our house, we were always the house on the block where all the other kids hung out. So there was always an open door kind of thing.....” Maggie relates that her joint heritage of Jewish and Italian families lends itself to her focus on people and food. “Both are heavy into family, and both are heavy into food. Both are heavy into just mothering—it didn’t seem very different at all, except titles, different kinds of food.”

Work Experience

Upon graduation from college, Maggie worked for a brief period of time in a cannery. Shortly thereafter she and her husband started a painting business with another man. The participant designed the business cards, and the men did the painting. At that time she thought she wanted to be an art teacher, so Maggie began volunteering in a variety of schools. She eventually was offered a job teaching art to children in the primary grades. As a result of a trip to visit friends, Maggie and her husband decided to move to Oregon. Her first job in the state was as a waitress in a small town. She later added another job providing childcare at the local university.

One day while she and her husband were eating lunch with some friends in a small cafe, she speculated about the joys of running a small restaurant. A few months later they were approached about buying that same restaurant. They made the decision to purchase the restaurant. Maggie immediately quit her two jobs. Maggie and her husband painted the restaurant, purchased grocer-

ies and opened the doors for business. The restaurant was a great success, but in the process of creating this success, the couple found themselves completely over-worked. They had never worked such long hours or so closely together before, and definitely felt the strain on their relationship.

Within a few months, the participant discovered that she was pregnant. At approximately the same time as the birth of their daughter, Maggie and her husband sold the restaurant. Her husband then worked odd jobs such as painting and tearing down old houses for the first few months after the baby was born. During this period the participant began to grow and sell vegetables. She then organized other growers and created a Farmer's Market as well as a fruit and vegetable stand at the local co-operative.

Shortly thereafter, they purchased a small farm and tried to make a living selling hay, eggs, and cheese. To earn extra money, the participant began to help a friend with auctions, branched into sign painting, and drawing illustrations for a contractor that built solariums. She eventually took a course in graphic design at the local community college to learn more about the type of work she was doing. When a position opened up as a graphic production artist at the college, she took it. Maggie worked there for three years. During that time the participant states that she learned the nuts and bolts of graphic design and production work.

While she was working at the community college, Maggie was approached by a friend who want to start a graphics design firm. The friend owned a printing business in a small community, but wanted a design studio to funnel

work to his printing business. They decided to start a design studio and retail space that would sell business related paper products. Her partner had already located a space. They borrowed a small amount of money and opened the shop. Initially the participant was responsible for all the design work and managed the shop with one half-time employee. In six years the business has grown to employ seven full time employees.

For each business endeavor that the participant has started: painting business, Farmer's Market, home farm business, home graphics business, restaurant, design studio, she says she had no prior background or experience.

Each one I stepped into it not knowing, not having the background. I have had zip for business background, absolutely zero. That's the first thing I told Ed as we sat there at my dining room table. I said, you realize I am not a business woman. I don't have the training.

Starting the Business

Once they agreed to start the business, the participant and her partner moved ahead quickly. They rented a space in a downtown location, ordered inventory, purchased copy machines, painted and cleaned, opened the retail space and began marketing the design studio. The day-to-day decisions and management of the business are the responsibility of the participant. Originally she also kept the books, maintained the inventory and wrote payroll checks, but now has a bookkeeper on the staff to perform those functions. They also utilize the services of an accountant for tax preparation.

We definitely had to have a division of labor, the running of the shop, all of the day-to-day decisions, the coordination between me and Jan and the inventory in the retail end of the it. Ed prefers to just sit in as an advisory part of that. He's got basically, he has his business, I have mine, we also happen to be financially partners in this one. Any major financial decisions we make together.

They incorporated the business initially (with the help of an attorney), but have never developed a formal business or marketing plan. For their initial investment, they both contributed two thousand dollars from their personal resources and took out business loans of seven thousand dollars each. From this initial investment they purchased the equipment necessary to get the business started. After a few years, they refinanced and borrowed more money and in the last year borrowed twenty thousand dollars to purchase new computer equipment. Each time the partners have paid off the loans from the business proceeds.

Maggie states that her business partner already had established relationships with vendors, which helped their initial start-up efforts. As he owned a printing business, he was also familiar with the types of equipment they would need, as well as the day-to-day issues of running a small business. She feels that the location of the business has helped them to market their services. The concept of a combined retail space and design studio has allowed them to serve small and medium sized businesses in a variety of manners.

The business has provided the participant with the opportunity to grow and develop her skills as a designer. She is always solving new problems and searching for creative solutions. Her business provides job satisfaction, professional growth and new opportunities. The proposition to join her partner in a new business also provided the participant with something else, excitement. "But when he presented it to me, it made perfect sense, plus I've always loved that sort of jump in with both feet, that risk." The participant enjoys the variety of tasks that her business provides to her.

Barriers

The biggest barrier for this participant was her own fear of her ability to take on a project of the size and scope anticipated. Maggie was also concerned about her lack of business management experience. At that time Maggie did not feel her previous business endeavors has prepared her for this new business.

For me personally, a lack of really running an entire business of this scale, of this size. I mean we've had little businesses, the restaurant, and things like that. Of this scale, with this much seriousness, in other words, owning lots of equipment, taking out loans on my own, things... just knowledge of the business world. My lack of expertise in things like what kinds of insurance and how much, whether to incorporate or not, setting up large accounts with vendors, you know, knowing which photocopier out of zillions of choices to buy, things like that. And then my own lack of just real hardcore business, knowing how to set up the works.

I really didn't know the difference between accounts payable and accounts receivable, because to me, I couldn't figure out which...from which end you.... I said, it depends on whether we're talking about accounts payable, we're paying or accounts receivable—that they're receiving or we're receiving. So I made out my very first file that said "bills owing." I couldn't figure out which one, and I was too embarrassed to ask. Because I thought that was too basic, I really should've known that.

The participant states that in the beginning the fact that she had to keep track of all the details was also a barrier. Her previous experience had not prepared her for the amount of recording keeping involved in running a business. "You had to just account for everything, keep everything on track so those are just obstacles, things that you just learn. Things that I hadn't done."

At this current stage in the business, a barrier for this participant is the national and local economy. She feels that the recession is keeping people from starting businesses, and those in business from spending much money on promotional materials. However, Maggie states that the economy is an obstacle that everyone needs to contend with in business.

An obstacle that she still encounters is her confidence level during presentations or cold calls. The participant states that initially it was very frightening for her, but she is more comfortable now.

That was real scary to me in the beginning. Cause that's another thing, I'm

not a salesperson. I can remember being real nervous and I just had to do it, and do it, and do it, until I got more and more relaxed about it and realized that I could do it.

A personal issue or barrier that she has had to contend with as a woman entrepreneur is her children's desire for her to stay at home, as well as her own desire to spend more time at home.

I've never been around much except when they were babies and they probably don't remember much of that.they have adjust to, they don't think they have a choice. But they have mentioned it like — gee, wouldn't it be nice? ...it would have been nice to sort of have a half-life where you could, or just temper the work life where you really could get just a little bit more. There would be more time to maybe fix up the house the way I've been wanting to do and have a little more regularity, get back on a regular basis in cooking. And the kids, have them feel—they wouldn't mind it whatsoever.

Maggie states that she becomes very stressed about the business. If she is not worrying about paying the debts, she's worrying about the amount of work they do or do not have to accomplish.

...the only thing that I get worried about is work. I worry about whether the bills are going to get paid, whether things are getting done on time, deadlines can be met, you know, just keeping everything going. Do we have enough business, or if we've got too much business, can we get it all done?

The participant struggles with her concern regarding keeping track of all of

the details of her business and the supervision and management of others. Maggie has not had experience nor training in the management and supervision of others and therefore questions her abilities in these areas.

A lot of little details, you know, should I have jumped on, should I be more aggressive one way, am I.... I don't consider myself a very well-trained manager and a supervisor. It's not something that I also think about myself doing. I don't. That's why I don't like hiring and firing people. I want people to self-manage. I want people to know what we want to do and to just jump in and do it. I want them to think for themselves. And I hate having to instruct people on how to do it.

The participant states that she worries quite a bit about the business, that at times it keeps her awake at night. She states that on a work night she will have difficulty sleeping, but on the weekends or holidays this is not an issue.

So I worry when it's not busy and I worry when it's busy. So I've learned about stomach ulcers since I've started this job. Cause I worry a lot, I'll wake up at 3:00 a.m. and worry if I remembered to send in your P and T, did I forget to order paper, what am I going to do about tomorrow, you know, waking up like that all the time.

One aspect of supervision that this participant struggles with is discipline and dismissal of staff members. Maggie finds it difficult to fire employees, even to extent that she doesn't label the activity firing an employee, but letting someone go. She concerns herself with the employee's feelings as she imagines them and struggles with a sense of guilt.

I'm sensitive to how people feel, and I would never want to do anything to

hurt anybody's, either their feelings or make their lives stressful. And that's really hard to do, I mean I'm sort of a non-confrontational kind of a person. I don't think I've very aggressive. And that's sometimes to my....it's unfortunate, you need to be aggressive in a business situation.

This participant has found it difficult to locate and hire what she considers the appropriate people for her business. She has high expectations for her employees, and anticipates that they will have the same high degree of work ethic that she does.

...always looking for, in terms of the design, a staff member or members who could pretty much be less dependent upon me to create graphics and put out in that business. That is always a difficult thing to find, is someone that I could be replaced with, in terms I could go away for two or three weeks and feel confident in all aspects.

While Maggie has high expectations of her staff, she also expects near perfection from herself. The participant relates that she is at times an obstacle. She has difficulty staying on task and will get distracted and work on little things rather than the tasks on which she needs to concentrate. "...losing sight of the fact that I have something that's bigger and more important and that I just need to concentrate on and then putting all those other things in order."

Advice for Others

The participant would ask a future business owner to consider the consequences of starting and running a business. According to her there are

many variables to owning and operating a business that must be considered before making the decision to go into business.

Well, I'd tell them to think of all of the ramifications and the ramifications for me would be—are you willing to dedicate yourself 300% to this? And willing to sacrifice the time with either your family or your loved ones and will that family base be strong enough to hold up to that. That's a very big one. Especially if you're a woman, you know.number one I would say, make sure that that is well intact. That the support base is strong and there for you. I mean I have a husband and family who are really supportive and it's been hard on them and it's taken a toll. So it's just of matter of keeping that perspective.

She would also advise a prospective business owner to do extensive market research. Before she started her business she did not determine whether there was sufficient customer need for her services in the area, yet Maggie advises others to know their market.

So I really started in the midst of quite a bit of competition when you consider a town of this size. ...look at how many other, what kind of competition do you have in town, and what are you going to offer them that's better and that's probably a lot of my advice that comes out to my clients now.

Maggie provides this advice, however she has built her business and expanded her enterprise without the benefit of market research or a formal business plan.

But it doesn't mean that if they don't do any of that, if they don't do all

their homework, if they don't have a plan, that they can't be successful, if they have the drive and the motivation and support. And some capital behind them. They have to be able to forgo a few years of real lean times. And I mean there were times when I just didn't draw a paycheck.

Although this participant had previously started a number of small and home-based businesses, Maggie does not feel these experiences prepared her for her current business. The participant feels that she has learned to be a business woman within the context of her current business environment. This learning experience has provided Maggie with practical business skills as well as knowledge regarding her sense of self and confidence in her abilities.

I've learned about the basics of the business-working world. I've learned that I really am capable of pulling things off that I never knew I was capable of. I've learned that I have skills and talents that I never knew existed. I've gained a new sense of confidence that I didn't know I had, and actually I had to sort of cultivate. I've learned an enormous amount about just the graphics and printing industry. About advertising, a lot of interesting people relations..... I've also learned that success is a real fleeting, momentary kind of thing. You can lose it, it's real volatile, you can't just assume that everything is always going to be there and continue to work. You have to work hard all the time and you always have to...not that you can't relax and enjoy some of it. Don't put your eggs all in one basket.... It's true with businesses, and you have a certain variety of accounts.

I guess that I've learned that you have to really listen carefully to what people are saying to you, your clients, your customers. The people who

you are telling you're going to give service to. And we are a service oriented business. And you can never lose sight of who you are doing business for. That your customers are the most important things to you.

The participant still struggles with the varied aspects of managing people and states that this is an important factor in being a business owner, beyond knowing the business or products. Maggie feels the management of staff members is an areas in which she still needs to become proficient.

...I don't think I still have those managerial skills that I assume managers should have. Which are being very tuned into everything that's going on, keeping up with everything, laying definite black and white, this, this, this should be done. I'm pretty much real open and flexible and I let people manage themselves and you know sometimes it gets kind of sloppy and messy. And it doesn't get real efficient....

Aside from her self-criticism, this participant points with pride to her accomplishments as a business owner.

I get a lot of self-satisfaction. I get a lot of pride in feeling I've created something that I really can look at. I get the benefit of owning my own business and being really my own boss. Which sometimes can be really hard also. But it gives me a really free and independent feeling. That I can say, okay guys, you have everything in hand, I'm going to take off for the week. I don't do that very often, but I know I could do it if I wanted to. I like the feeling that people do enjoy working here and that we can become friends.

And now it seems just a natural extension. I have no real serious thoughts of stopping. It's just not time. Because I feel like already we're getting into, we're already growing where now it's getting real fun. We're getting into some really, really, sophisticated graphics and I don't want to stop at all.

Field Notes - Participant 8

This woman talks a mile a minute and ranges all over the field. Thank goodness I have the question guide, this woman drifts into a lot of tangents. Maybe this is an aspect of really creative people, they range out on the edge a lot. Follow up on the family aspect of her business, history and how it affects her now.

She talks a lot about family, her aunts, her mother, and grandmothers, their impact and importance in her life. She also focuses on being compulsive and how stressful her life is. At the same time she describes her life as relaxing. This needs to be addressed in the next session. Women really seem to be a focus for her. She provides a lot of information about the relationship she has with her daughter, but minimally talks about her son. When I weigh the amount of time she spent talking about the women in her life versus the men, it's very unbalanced. Interesting. See if this holds in the next session.

Here again is a business that wasn't highly capitalized. She certainly had to overcome her own fears to create success. Yet she doesn't describe fears when detailing all the other business endeavors she's started. It may be the money involved in this business fueled the fears. Ask about that in next session.

She's very concerned about the economy and the effect it's having on her business. The business recently expanded into the space next door so her overhead has increased. Sounds like this concern is part of what she describes as her compulsive tendencies. Family still a theme for this woman.

Participant 9 - Tina

General Description

This participant is a 35 year old, divorced mother of a teenage daughter. She owns and operates a beauty salon and has been an independent hair stylist (independent contractor).

Family Background/Early Adulthood

The participant was raised on a working family farm. The second of five children, she grew up working alongside her brothers, performing hard physical labor on the farm. Her older brother committed suicide when he was twenty-two (which the participant attributes to the effects of being part of a dysfunctional family). Her other brother and two sisters are living in this state. Tina states that she was raised in a dysfunctional family and that her father was abusive and controlling.

Tina remembers her childhood years as a time of little money or physical comforts for the family. The house was particularly uncomfortable in the

winter as it was not insulated, nor was there central heating. Her mother worked as a cook for the local school district to earn extra money. When the participant was in high school, her mother moved out of the family farm house and into a home of her own in the local town. Tina states that her mother moved into town because she was tired of the discomfort of the farm house and wanted to create more of a life for herself. Although her parents have lived apart for years, they remain married and continue to socialize with each other.

This participant describes her childhood as an isolated existence. The family rarely had visitors or socialized. As children the participant and her siblings were not exposed to other people until they entered the school system. Tina also states that she and her siblings were trained at a very early age never to ask for anything more than what they had received. Her father would not tolerate whining or begging from the children.

The participant achieved good grades in high school and entered college, but only attended one term. She married after high school graduation and experienced difficulty adjusting to the demands of marriage and college life. She reports that the university was geared to traditional students and was not flexible in regard to her situation and her needs. The participant did not have a personal desire to attend college, but enrolled as it was an expectation of her father's. Tina related that the only class she had any interest in was a sewing class. At the end of the first term, she dropped out of college, got pregnant and delivered a daughter. When her daughter was ten months of age, she entered beauty college.

Tina stated her motivation for starting beauty college was to be able to style her mother-in-law's hair. The participant enjoyed styling hair and providing for others, so beauty college seemed a natural progression for her. Toward the end of her beauty school program, she divorced her first husband. Tina stated she grew beyond their relationship. Tina said her first husband was very jealous and resented the friendships she developed in beauty school. This became a difficult issue to resolve and a primary focus of their conflict, therefore they ended the marriage.

Relationships

The participant describes her family as dysfunctional, although when questioned as to her definition the participant is vague. She believes her relationships with her parents and her siblings has been negatively affected by their patterns. Tina stated that she was the nurturing influence within the family and tried to make others happy. She has identified her behavior as co-dependent. Tina reported that she has worked to change this behavior, to accept responsibility only for herself. As a result of her efforts to change, she feels her relationships with family members has deteriorated over the years. She maintains strained relationships with her two sisters, but no longer speaks to her brother. Tina has worked over the years to develop a strong, positive relationship with her father, but finds the relationship with her mother to be difficult at best. She related that she never developed a friendship with her mother. The participant believes her mother is jealous of her and is therefore non-supportive. "...I never had that with my mother. I still don't. I can't be

friends with her. My mother likes everyone who's been mean to me."

Tina related that she married her first husband at eighteen in an attempt to escape her family. She stated that she was raped frequently by her husband, but did not have the ability to define the behavior as rape at the time. The participant found her husband became increasingly jealous as she began to develop a career interest and establish friendships in beauty school. She related that they were both young and did not know what they wanted from a relationship. As she began to make decisions about her life, he reacted negatively. Within a short period of time they divorced, at her initiative.

She met her second husband while in beauty college, and they lived together for six months before they were married. The participant described her second husband as also very jealous and possessive in nature. He was a person who drank heavily and who would then become abusive. The participant remained in this marriage for ten years. Tina related that she stayed in the relationship for such a long period because she wanted to "make it work for my mother and father." She also says that she was frightened of her husband. Most of the abuse directed at her was verbal abuse, but a few times he did strike her.

During this second marriage the participant worked full time to support the household. Her second husband would spend his earnings on alcohol, extra-marital affairs, and expensive gifts for his children from a previous marriage. Tina stated that many of their arguments centered around money issues.

The participant's daughter is very important to her, and she values the close

relationship they maintain. The participant stated that she makes an effort to provide for her daughter the things that she never received from her mother, both materially and emotionally. She tries to provide the material things to her daughter she never had as a child.

I wore Goodwill clothes. So I've tried to be friends with my daughter, sometimes I have to be mom. But I really, really think that's important. To be her friend also and just try to guide her through all the hard times.....like mornings. I virtually didn't have a mother as a teenager. She was just non-existent as a mother completely. She was going through menopause and really into herself and I want to be there for my daughter.

The participant has one close male friend whom she calls when she is struggling with emotional issues or trying to make decisions. Tina identified this person as a close friend, yet also stated emphatically that she does not trust him.

I have an interesting friendship with a man. We're real close. And yet, I don't trust him, because he is the type that will take advantage of you, every chance he gets, if you let him. But he's been real instrumental in helping me. I've known him for, well I've known him for about sixteen years, but we've been friends for eight years."

When questioned further about friends, the participant also indicates that many of her clients are friends. She related that one of the missions for her business is to create relationships with her clients.

Personal Values

This participant stated that she has been struggling for the past few years to get to know herself as an individual and to improve her negative self-image. She has attended a co-dependency group, group therapy sessions, and read a variety of self-help books to assist her understanding of her family background and her own sense of self. Due to her family of origin and her adolescent background, the relationship she has developed with her daughter is of primary importance for her.

Tina was in a car accident that severely injured her back and kept her from working for a long period of time. An important aspect in her life now is a concentrated effort on regaining her health, not only her physical health, but also her mental and spiritual health.

Tina appears to be examining her values and determining what is relevant for her now and in the future. "But after I changed and started going with the flow, instead of fighting it all. And letting go was extremely hard for me. Letting go of people that I needed to let go of." During this process she has looked to various inspirational and self-help sources as diverse as the Bible and astrology for guidance. Tina stated that as she needs to work on some new aspect of her personality, she will become aware of a new book to read that will guide her on the next steps to personal growth.

As a result of previous negative experiences, Tina has created a strong set of business values. These values determine how she currently manages her salon.

Just by seeing a salon not run right at all. I know how I would like to see a salon run. I would like to see it run fair, I don't want to see any back-biting. I don't want to see any client stealing. It's not going to happen in my shop or the person who is doing it is out the door in a minute. I just believe that things should be done fairly and honestly. Fair and honest, not only in owning the shop, but in all of my business dealings and in my life even

Work Experience

Prior to becoming a hairdresser, this participant performed babysitting and housecleaning tasks as a teenager. After she graduated from beauty school, she worked in a variety of salons. A car accident forced her to stop working as a stylist, she then began working as a salon receptionist. Within a short period of time as a receptionist, she began to manage the shop. At the age of twenty-five she jumped into business ownership and purchased the salon she had been managing. This was a result of a wistful conversation with the owner of the salon. The owner was interested in selling the shop and he and Tina agreed on a price. Tina borrowed money from her mother for the down payment and purchased the salon.

The participant purchased the salon without reviewing its financial records. She requested a financial statement from the owner, who referred her to his accountant, who referred her back to the owner. Tina related that she was bounced around so much she finally gave up trying to see the financial state-

ment and moved forward with the purchase. This information was vital, as it detailed the number of stylists necessary to cover the overhead of the salon. At the time of purchase Tina also did not renegotiate the lease. The salon was located in a growing suburban area that within four years doubled in population. As the area's population grew, so did Tina's rent and property taxes. These two increased expenses made it more difficult for Tina to afford the overhead of the salon.

Tina's difficulties with this business began with the date of purchase and continued throughout her period of ownership. She purchased the salon with the help and advise of an attorney, later to discover that his firm also represented the previous owner of the salon. Within the first year of operation Tina needed to borrow money to pay the property taxes. She applied for and received loans each year to pay the taxes and repaid each loan within the context of the contract. Eventually the cost of the overhead became more than the salon, as it was structured ,could generate. At this same time Tina was experiencing increased marital discord.

Tina had purchased the salon in her name only. She purposefully did not involve her husband in the purchase and left her husband's name off the business due to a fear he would turn over business assets to his children. The participant states that this arrangement was a blow to her husband's ego and contributed to their already difficult marriage relationship. He worked in the salon as a salaried employee. When customers mistakenly referred to Tina's husband as the owner, she would quickly correct them. Tina now believes this practice added fuel to the fire of their dissolving relationship.

As the salon began to lose more and more money, her husband suggested a new manager. The new manager made some changes, but the changes were not enough to save the business. Finally, the financial strain became too great and the participant closed the business, declared bankruptcy, and “walked away.” Her husband and the former manager of the salon moved the stylists, and the clientele down the street into a new salon. Tina was not allowed by her husband to become involved in the new salon, nor even to work as a paid stylist. The reason provided by her husband was a fear that the bankruptcy of the old business would affect the new business, and she should not be involved in any form.

For three months the participant was depressed, remaining at home unemployed. She then decided she needed to work, to support the household and returned to work as a hairdresser. She worked as an independent contractor in two salons before making the decision to purchase her current shop.

She had been aware of a salon for sale but told the owner she wasn’t interested in buying another salon as she didn’t want the responsibility. The participant states that she struggled with negative experiences and clientele loss in a salon for a few months. These experiences convinced her that she was ready and willing to own a business again. The participant had re-established credit after her bankruptcy, and was now in a position to make the down payment. In her current salon the stylists lease space, acting as sub-contractors.

Starting the Business

Tina knew the previous owner of her current salon and had watched him prepare the space to open the original business. When she decided to purchase the salon, the first thing she did was investigate the overhead costs of the business. As she was familiar with the owner, she knew how he had operated the business in the past and what problems were inherent in that salon. After she purchased the business, she slowly made changes to improve the physical space and the business itself. She stated that she made an effort not to alarm the existing stylists as she needed them to continue to lease space from her. The stylists had not been informed by the owner that the salon was for sale, nor that it had been purchased. Initially it was vital that the existing stylists remain in the space to cover the overhead costs.

This woman entrepreneur did not utilize the services of an attorney to purchase this salon due to her negative experience with an attorney concerning her former business. The participant also prefers to keep her own business records. She had taken a tax preparer's course when she owned her former business and feels that she has a better handle on her money if she keeps her own books.

..I've had an accountant do my taxes for a few years, so I know what the deductions are. But by taking that tax preparer's course, I really learned a lot about it. I don't trust people messing with my books. I just learn by doing. I watch, I listen, and I learn by doing.

Tina did not develop a formal business plan, but stated that she has a plan in her head of what she wants to do, and what she needs to be able to accomplish those goals. When asked to detail a strategy for her business, she states that she just does it.

Just deciding what I want to do, making sure that it's sound. Making sure that it's wise. I stop and listen to myself. I know. And just thinking about it and doing it. I'm a person of action.

Barriers

The participant stated her biggest initial business barrier was her difficulty communicating with people. She attributes this to her history of abusive relationships, within her family of origin and her two marriages. She feels she was taught to never ask for anything that she might want within her family unit, and as both of her husbands were abusive, it was not safe for her to make requests.

Learning to talk to people and not be afraid to say what I want. Not being afraid to ask for what I want. And learning the right people to ask, so that I didn't get no, no, no, all the time. That was scary for me. It was really scary.

Learning to deal with issues and conflict in a straightforward manner is still difficult for this participant. She stated that typically she will discuss the problem with someone else rather than confront the individual involved directly. "I'm still learning to sit down and talk to people when there's a problem." The inherent mistrust of other people appears to be a strong

theme for this participant.

Tina's teenage daughter's demands on her time and energy can also create difficulty for this participant. Occasionally her daughter can be very needy and in the past has called her at work five times within one afternoon. She stated that her daughter at times relies on her too much and that she is trying to help her to be more independent without pushing her away. The participant bemoans the struggles of being a working mother.

I've always worked. It's hard, it's hard. I've missed a lot of her. When I was going to beauty college, her aunt took care of her, and did a very good job at it. When I went to work in Beaverton, I put her in daycare. It was a good daycare but she would cry. It would just break my heart. Since then I've asked her, why did you cry? It's hard being a working mom, it's hard on her. She resents it at times. But I still spend a lot of time with her. She wants me there, I'm trying at this point, trying to push her out a little bit and she is really hanging on. But she would rather that I would be home with her.

Acquiring capital to finance their business is a concern for many small business owner and a business barrier. In her previous business, the participant experienced difficulty acquiring a loan to cover her operating expenses one year. She had acquired loans in the past and had a good repayment history. For some reason, unknown to the participant, one year she was denied a loan by the loan officer at her bank.

One time the banker didn't want to loan me money. I was dealing with ____.

Bank downtown, the Vice President. He wouldn't loan me the money.

And I go—I need it to stay in business. I'll call his boss the President. I said I need this money to stay in business, this guy won't loan it to me. I've got good credit. I've paid everything back that I had borrowed, now what's the problem? So the boss chewed the other guy out and the other guy calls me and says—what are you doing calling my boss? I said, I want the money. So I got the loan. I guess to them it's uncool to do that. But whatever works. The next year I did switch banks and went to _____ and got a loan through them.

Managing employees has at times been difficult for this participant and a decided barrier to her functioning as a business owner. Firing an employee has been an unpleasant but necessary task. The participant feels that now that she has had the experience of firing someone, although an undesirable task, she can do it. This may be why she has structured her current business so the stylists are independent contractors rather than employees.

I had to fire a gal. Now I had worked in that business as a hair stylist, with these people before I bought it. She was a friend, but she took advantage of that and got behind two and one-half months in rent. And I had to let her go. I took her box and said, pack it up, I can't run my business like that. I almost threw up, my stomach hurt. I was so upset for having to do it. But I did it and it made other people in there sit up and say—oh she means business. She's serious. So that's why I make sure and do what I say, and I make sure and not say more than I can do. Because people look, and if they think they can take advantage of you, they will. That is my experience and what I have found.

Confronting money issues is still difficult and proves to be a barrier at times for this participant. She feels it stems from her childhood and the fact that her family didn't have much money. She was never taught how to work with money and view money in a positive manner. As a result, she is teaching her daughter how to make, save, and use money wisely.

I think it comes from when I was raised, I don't feel I deserve it, deep down. Because we worked so hard as kids, we never got paid a dime. So I've done a lot and worked a lot for no money because I didn't feel like I was worth it.

Tina also struggles with her own insecurity. Although she feels that she has endeavored over the past few years to grow and develop into a competent adult, overcoming her childhood experiences, she still struggles with uncertainty. These insecurities at times create a business barrier for the participant as she doubts her abilities and questions her good fortune. "....insecurity. Myself, thinking that I'm smart enough or good enough or have enough knowledge. But I think I have enough knowledge, it's just using it in the right way."

Advice for Others

This participant feels she has learned from her failed business endeavor the types of information to collect before purchasing a business, and how to negotiate. She believes that by being conscious of her own needs, paying attention to those needs and being true to herself and her values, her business will be successful. She describes her business as making people feel good, by

looking good.

Tina recommends that a potential business owner collect as much information as possible about the business to be purchased and from a variety of sources. She also encourages a potential business owner to solicit and follow the advice of others. The participant did not pay attention to the advice of others when she purchased her first business. As a result, she feels she made some poor decisions and lost her previous salon. Now the participant gathers a lot of information and thinks carefully before making decisions.

I weigh the facts. I didn't use to do this. I don't know, I never thought about it. But I really think I just weigh them, pros and cons, here's the negatives, here's the positives. Which out-weighs what? And then just make the decision.

I've always had to learn lessons the hard way. I've learned one thing, I never want to go bankrupt again. The humiliation is terrible. I've learned how to deal with people, I've learned how to talk with people. I'm learning how to stand up for myself. I'm not letting people walk on me. That's a lot in itself, that's tremendous in itself.

This participant feels that she has made great strides in changing how she views herself and her life and that these changes benefit her business. Metaphorically she described it as switching from walking backward to forward propulsion. The changes and her new attitudes allow her the freedom to create what she wants in her business.

Because I can do it. I can do it all. All I have to do is get it put in my mind what I want to do and make sure and take the necessary steps. Build slowly, get this salon full, get it paying for itself. And just take it one step at a time.... I used to think that I could do it all in one day. I don't have to do it all in one day, just a couple of things everyday, and I have. I do just a few things every day. Some days I do a lot, some days I do ten things, some days I only do one.

Field Notes - Participant 9

I had to concentrate hard on the questions and responses, not feeling well. There's a lot of self-discovery here—also a lot of work left to be done. Her behavior and verbalizations remind me of an AA convert. She obviously has a lot of courage. She does not seem to trust many people, this is most likely due to her life experience. It is too bad her counseling experience was not a positive one. Try to follow up on the notion of people in her life.

A lot of chest beating again today. She's still caught up in everything that she has overcome. Her words say that she has moved on, but her body and the amount of time spent talking about how much she has changed tell me she's still actively involved in her past. A bit too much proselytizing for me.

She looks to herself for answers but maintains strong contact with father and daughter for concept of family support.

Participant 10 - Georgia

General Description

This participant is a thirty-six year old mother of two. She has been married for fourteen years. She owns and operates a retail business that has been in existence for more than six years.

Family Background/Early Adulthood

This participant is the youngest of two children. Her parents have been married for forty-three years, her father is eleven years older than her mother. She describes her family of origin as matriarchal in nature. The participant states that her mother had been employed as a dietician until her children were born. Georgia's mother then remained home to raise her daughters until the time Georgia entered the third grade.

Then she realized that my father's ambition was very low, he didn't have any. His desire was there underneath, but he didn't have the drive behind it to produce the kind of life that she wanted, meaning education for the children, a nice home without the frequent worry of bills. So she went back to Portland State and got her teaching credential and then proceeded to teach anything from kindergarten to high school home economics and eventually settled into the Beaverton school district for twenty-five years.

The participant states that there never was a question of whether she and her sister would attend college, it was more of a question of what college they would attend. Education was a high priority in her mother's value system and she expected that the girls would also value higher education.

This participant describes her mother as the person in charge of the household. Georgia's mother made all the financial decisions and managed the family.

...Mother ran the show. She ran the finances, she ran the show. She's the one that chose everything. And my sister and I used to root for my poor father, that once in a while he would get to choose something.when Mother and he were married about six years, she realized he did not have a capability to manage money so she took over and it was there that they were able to even afford a house to buy or a car to drive. But you know he has great respect for her and I think she has good affection.

Georgia stated that both parents worked, but remembers there was not a great deal of money readily available for extras. She remembers taking the bus into town with her mother on Saturdays to go shopping. Shopping for her mother meant to look, not to buy. Georgia's mother was very thrifty and scoured the stores to find the best value for the lowest price.

And we grew up in a one car family and Mother doesn't drive. She doesn't swim and she doesn't drive. But she'd sew all of our clothes and we would

remember that we lived on a dollar a week.

Although the participant didn't grow up experiencing a great deal of material wealth, she does state that her childhood was a happy one and full of positive experiences. As she looks back on her adolescence, she remembers her mother creating a variety of educational experiences for her and her sister, to compensate for the lack of other types of lessons.

It was wonderful growing up. It was always lots of love and things going on. We never took lessons unless it was like piano. Mother said that we needed that. But there was never ballet or there was never an instrument other than the piano, because we had that, someone had given us one.

The participant is very close to her sister, who is eighteen months older. She related that her sister lives only one and one-half hours away, but wishes she lived much closer. Georgia stated that she and her sister talk to each other every day and that they also talk with their mother each day. The participant described her sister as one of her best friends. Even as squabbling adolescents, Georgia stated she always felt very close to her sister.

This woman entrepreneur was born in Seattle and lived for a short period of time in the Seattle and Everett areas. Eventually the family settled permanently in Portland when Georgia entered the third grade. Her father worked as a manager for a local cafeteria/restaurant chain. He frequently worked long hours. Georgia remembered that her father would work seven days a week for up to three weeks at a time. As a result, he would miss family celebrations like birthdays and special events.

Georgia stated that she did not date very often in high school because she was frequently babysitting to earn extra money. She met her husband “the first hour of the first day of college.” Georgia found that college was a new world for her, full of interesting classes and different people. She took courses that she found intriguing with no specific goal or degree in mind, other than to graduate within four years. At the end of her junior year, she worked with an advisor who outlined a general studies degree and she completed the course work to earn that degree. Georgia then discovered that she was a college graduate who lacked career training or clear career objectives. “So I mean I had a really good time and I was trained for nothing.”

After graduation the participant worked as a drill press operator. She was at that time engaged and was working to save money for her wedding. Once married, Georgia and her husband moved to Alaska. In Alaska Georgia worked as a secretary. She described this time as a very non-stressful period in her life. “...got a job as a secretary. And I enjoyed that, I mean, it was like there was nothing pushing me to have a degree, my needs and wants were quite adequate and my husband had a job he enjoyed.”

After a year, Georgia’s husband determined that for the development of his career he needed to attend graduate school. They returned to Oregon and moved to Corvallis. Immediately the participant found that she was pregnant with her first child. This pregnancy was very difficult for her, she was ill most of the time, and experienced a very difficult delivery. During this period Georgia’s husband worked part-time and continued his graduate studies. Within two years the

participant delivered another daughter.

Relationships

As mentioned, this participant has a very close relationship with her sister and her mother. She also has established a network of women friends. The similarities of their lives (they all had their children within the same time frame, experiencing morning sickness, delivery and teething together) has contributed to their closeness and the perpetuation of their relationships. These women have celebrated their children's birthdays, holidays and other social events together as families.

....it started out as a necessary, we needed, we young parents needed this to support each other. And we needed to know that if I called and said my kid has cried for hours—my kid did that too, and then I looked and there was a tooth in there.

The participant describes these relationships as warm, supportive and basically essential as her family was growing. These women have shared childrearing information and exchanged stories about the activities of their children. These friends have also helped Georgia in the initial stages of her business development, working in the shop occasionally.

Personal Values

Family relationships and maintaining a sense of connectedness with her family is very important to this participant. This feeling of connection is true for her family of origin as well as her immediate family. She has followed her husband from job to job and state to state to facilitate his ability to de-

velop his career while she managed the family responsibilities and worked. This participant enjoys working with and interacting with people. In every work environment that Georgia has encountered, she has made friends and developed relationships with her co-workers. This creates a social environment that she prefers. Education is also important for this woman, not only her own, but that of her children. She has recently placed one of her daughters in a private school. She didn't feel the public school was meeting her daughter's special education needs adequately. Georgia also related that she dreams of some day traveling to England to study architecture, purely for the aesthetic nature of the endeavor.

Georgia stated that she considers her business to be an extension of a journey on the road to the development of self. Within this context she stated that each day is a learning experience. As she values education, this is but one more educational endeavor.

....I understand that there is nothing easy, that we're on a constant learning. Constant, constant and I can't say that what I learned on Friday will make it through on Monday, because I've learned something today, more about a person, an unhappy person, how do you deal with this.

This participant believes that women can do anything and are frequently kept from achieving greatness by men in powerful positions. Due to her beliefs about women and their current second place standing in society, she frequently searches out and contracts business with other women.

I think that what we were here for was to be the nurturers of the world and the peace makers. And I believe a woman can do anything.the

hideous crimes in the world are not committed by women. They're committed by men.I think that our money would go for food banks and shelters and you know and higher education. It's not the dads that are at the parent-teacher conferences, it's the mothers that are there. My tax accountant is a woman, my lawyer is a women. I went to a mid-wife with my children, I go to the nurse practitioner, I don't go to an OB-GYN anymore. It's like you can speak your heart and get the facts at the same time. I think that there is, it's not the good ole' boy network.

Work Experience

Prior to starting her business, Georgia was employed in a variety of positions. Her work experience in high school consisted of babysitting. During her college years, she worked vacation periods at a local high technology plant. After her graduation from college she worked as a drill press operator. Georgia worked in a variety of secretarial-type positions after her marriage. She readily moved from position to position dependent upon her husband's desire to change his employment status and location. She was very successful, in each secretarial position, Georgia was promoted into a position of more responsibility and increased salary.

Georgia had never managed or worked in a retail store like the one she opened. To develop experience and a sense of what would be successful, she spent months visiting resale shops and learning about the type of business she wanted to start. She initially began by buying clothing and reselling items to her neighbors for a minimal profit. Georgia also found a book that

described how to go about starting a resale shop. Although the participant found that the book was not very helpful, she stated that it did give her a starting point. During this period she also kept a notebook of her own ideas regarding the initiation of her own business. "So then I started to compile a notebook. If I owned a resale shop, what would it be. I did this for six months."

Starting the Business

Georgia stated she began her business as an avenue to enhance her self-esteem while creating a source of income for herself. She had been following her husband during his career changes and the prerequisite physical moves. Each time she agreed to the move, aware that this was something that her husband wanted to do. Although this behavior was appropriate for her value system, the moves were having a negative impact on her sense of self.

And one day I said to ____ (husband), I'm not happy here. I'm not happy with you here. I'm taking the girls and I'm going home to Corvallis. I said, we have a house there and I can't live here anymore. I said I want to start my own resale store.

She located a space appropriate for a retail endeavor and negotiated with the owner to receive a few months rent free. Georgia and her husband worked for two months fixing up the space and taking in clothing on consignment. During this start-up phase they negotiated delayed payments on carpeting, paint, and lumber, in an attempt to keep out-of-pocket expenses to a mini-

mum.

The participant describes this initial start-up phase as very difficult. Georgia and her husband had no savings with which to support the business or the family during the first year.

So I started my store and it took a year of really excruciating pain. I mean it was horrible. I could never go back and do it again. In fact, I was going to open up a second store and I got to the point where I almost signed the check and I thought, on no, I can't do it. My system can't take another first year.

...when I look back now, I can't believe that I actually got it going. I mean I'm very impressed with that. That something pushed me very hard and got me going there. And when I look back and think, you, that person didn't know what she was doing really. But she did it and she did it through overwhelming odds and great perseverance.

Barriers

An important initial barrier for this participant was the lack of financial backing with which to start the business. At that time, her husband was also between jobs, there was no secondary source of income to tide them over while the business was being formulated. Georgia stated that she had no option but to be successful or her family would go hungry.

A barrier that continues to be an issue for Georgia is her husband's lack of awareness and sensitivity that her business is a full time job. The participant

stated that her husband takes his job seriously, but not her business.

For a very long time, this was not (Georgia's) business, this was something she just kind of did. And he still has that habit of calling up in the middle of the noon hour and saying, well I have some things I need to have you do today, do you have any time? And it's like, _____(husband)!! What do you think I do all day? What, do you think I'm hanging on the phone waiting for you to call? He still has a hard time grasping that idea, that I have to be somewhere at a certain time and I have to concentrate on what I'm doing, just like he does. And that I think that he still has that idea that this is sort of something that I just kind of do and I can still do everything else. Which is a definite lack of sensitivity, when it comes to mine and his and his and mine. And that I feel like there is some inequity when it comes to that. But it's getting better. It's going to take some time, underneath he realizes that if I didn't have my job, he couldn't have really have gotten this house.

Another barrier for Georgia is the pressure of owning and operating a business and raising a family. Initially the participant could leave her children to be supervised by her husband during the day, however, that situation did not last long. During the time that her husband cared for the children, Georgia related that if the children were ill, she was responsible for caring for them. When her husband located a job, the girls were relegated to day care.

The participant has struggled with her personal value of family first, yet recognizing the need to concentrate her attention and energy on the business. Georgia stated she has realized the the successful management of her business has helped to bolster her self-esteem and sense of self, however she feels

her family has paid a price for her growth.

...I really couldn't concentrate on the kids. I would try. I often felt and I still do to this day, I still say it, I can't do it all. I can't be everything to everybody and still function and keep my mind on what I feel I should be functioning on. Although I still believe that it's family first and have always pushed for that type of thing. But when I first opened up, I was really literally, even though we were only open six days I was working seven days a week. First thing in the morning until six or six-thirty at night. And it took about, let's see, I'm in my sixth year, it took about four years before I could really say, okay I need the afternoon off. And I would feel guilty the entire time, that I wasn't around. They were going to day care, they were going to someplace after school.

I think that there are times when I have to concentrate harder on the business than I do on the family during certain times of the week or times of the month or something. And when I concentrate that hard, I can't be as sensitive to their needs as I would like to be. I may be a bit short or 'wait, don't talk to me now, I really have to concentrate on this. As soon as I get this done, then I will have time to sit down and talk with you.

A significant business barrier was the participant's lack of experience running a business. She had read a few articles on how to start a resale business, but had no experience in the field. Her employment history did not provide her with a knowledge base that would support her in this endeavor. She had to learn her business management skills from scratch. Initially she even wondered if she could develop and manage a business. "The whole time we were fixing up the shop, I was out interviewing for secretarial jobs, just in case

things didn't pan out."

A barrier identified by Georgia is that she spends an enormous amount of time and energy educating her customers that her business is not like a thrift store. She has concentrated on verbally marketing her business at every opportunity and clarifying the nature of her business to potential customers, yet stated that this perception is a constant problem.

A personal barrier was also identified by the participant. She claims that she dislikes paperwork and will put off or avoid completing it. However, the type of business that she owns dictates that she initiate and maintain significant detailed records.

And personal barriers I mean I still have an incredible aversion to paperwork and the down to the nitty gritty that just really fries me. I hate it. It gives me nightmares. And it's time to do my check register again, and I go—oh God, I hate this. I hate it because in January we are so slow, I just hate it.

Although the participant has been in business for more than six years, she still struggles emotionally with the natural down swings in her business. As she makes graphs to chart the cycles of her business, she can readily predict when the variations will occur. This knowledge does not appear to help her sense of emotional well-being however.

The barriers for me is the fact that I have to get beyond this dying of the good days and the bad days. And I think it's fairly ironic that a bad day used to be here and now a bad day is here for me (indicating a spatial degree with her hand). And it's still a bad day and I don't like that. I need

to be positive about it.

Advice for Others

When asked to provide advice for others, this participant immediately stated that a potential business owner should have money set aside to support their family during the start-up phase. "But if I were to ever recommend somebody else to start, I'd say put six months worth of money in the bank, so that you're not exhausted from trying to live on nothing. It's just too hard."

Georgia also felt it was important for the entrepreneur to have a clear concept of what type of business he/she was going to start. She stated that she did not have a clear idea specifically of what her business would be like, but she did have a very strong picture of what it would not be like. She had spent months visiting other resale shops and critiquing them to determine how to formulate her business.

...it wasn't so much that I knew what I wanted, I knew what I didn't want. But I also knew, without being able to say, physically this is what I want. I knew what I would like. I would like a shop that was airy and attractive and right up to date, filled with people who were not there because it was cheap clothes.

This participant did not utilize the services of an attorney or accountant initially when starting her business, but suggests that a potential business owner consult a professional for business advice. She collected information and sample contracts from other resale stores and created her own version of a consignment contract, rather than have an attorney draw one up for her. At one point in her business she did hire a consultant to provide advice regard-

ing her operation and suggest methods to improve her resale business.

Georgia stated that many people have come to her for advice on starting their own business, and she always tells them that having an idea is but one aspect of the problem.

The idea isn't enough. Go and find out. I say over and over again, go to the Small Business people. Take the Small Business classes. Talk to these people, lay it out on paper, know what you want. Go back to the classes, go back to the classes. I've said, go and if you want something like this, go and work for a place that would be like that. Go to the best restaurant you can find, if you want to start a restaurant. Go get a job working, getting hands on, talk to the owner. If they say they won't talk to you, go to the next one.

The participant also advises a potential business owner to use a technique she utilized, the development of a business notebook. This notebook is to be filled with ideas, resources, information, anything that could impact or affect the potential business. She found this tool very valuable in her business start-up phase.

Get yourself a big notebook, I'd say and put the plastic leaves in there and every time you find something, stick it in there. Write away for brochures.

It's not something that you decide on January 1st and do it on February 1st.

She also advises a potential business owner to be very focused. To spend time thinking about what type of business they want to have and staying with that idea. Georgia stated that she has watched others lose their business and incur great debts because the business was not focused and didn't have a ready market.

My store has a purpose. The purpose is selling re-sale clothing because that's what I want you to bring. I'm not going to confuse the issue on that. And you know, you can't, you gotta keep the purpose in mind when you do something.

Field Notes - Participant 10

A very determined woman. She obviously feels like she can learn what she needs to learn. There seems to be some sort of fear factor in the background, like she is expecting the house of cards to fall down. See what happens to this in the next interview. It is interesting that she had to participate in the WIC (Women and Infant Children) program at one time to survive, before she started her business. Could this be part of the fear aspect?

There is a depth to this person that doesn't appear in public. In public she just comes off as pushy. This person also expresses a lot of insecurity and seems to think that she is responsible for everything in her family. But she seems to have adapted and to have made her marriage work, especially for the last fourteen years. Family is a very strong component in her life, family of origin and existing.

There is such a sense of strong ambition in this person. She wants the best, in her business and in her house. She also likes to be in a position to know what is happening and what is going on at all times. Check out how this impacts her business and herself.

Somewhat maternalistic theme continues throughout interviews. She believes that she needs to create a comfortable environment for her customers, no pressure to buy. She thinks that if more businesses did this for their customers there would be less failures. This sounds like something a woman would say, rather than a man. I wonder if men consider how their customers feel when they do business.

Analysis

An unstructured interview guide (Appendix C) of questions pertaining to the women entrepreneur's background and history, self-descriptions and their issues regarding their businesses was used for each interview with every participant. Their responses were categorized into the following groupings: General Description, Family Background/Early Adulthood, Relationships, Personal Values, Work Experience, Starting the Business, Barriers, Advice for Others and Future Plans. This section summarizes the participant responses according to the categories.

General Description

How old are you? Are you involved in a serious relationship? Tell me about that relationship? Have you been married (currently)? Do you have children?

The participants ranged in age from thirty to seventy-four years old at the

time of the interviews. There seemed to be two distinct age groups for these women. Six women were in their early to mid-thirties, and four of the women ranged in age from their mid-forties to one participant who was seventy-four. All but two of the women entrepreneurs were currently involved in what they considered to be a serious (exclusive) relationship. Half of the group had experienced one divorce (one woman had gone through two divorces). Of the five who had divorced, only one had remarried at the time of the interviews. For the women who had not been divorced, their marriages ranged from fourteen to fifty years in length. Those who had remained in lengthy marriages were in the older age groups (mid-forties to mid-seventies). One woman in the younger age group was involved in a long term marriage (fourteen years).

None of the participants attributed their divorces to the demands of their businesses, as they had ended their marriages before starting their business endeavors. All of the women who were divorced felt their marriages limited their ability to grow and develop as individuals. Furthermore, they felt they carried the major burden of family responsibility.

It probably started off with a divorce and a divorce that was brought upon because I think deep inside myself I was afraid that if any more of my soul or my spirit got tamped on, I would disappear. I would evaporate, and it's been a continual growing and struggle to find myself. Again, he was not, none of my creative endeavors, he was not the least bit supportive. He thought they were all going to fail me, and make a lot of messes.

Well, I knew that that marriage was making me nuts. And I knew I had to

leave it. I know that in my heart what I'm doing now feels right for me. And so we ended up getting married and it was alright at first, but I remember always having a lot of questions about, well is this really what I want to do? (What changed?) I really think that I started to believe in myself.

The women entrepreneurs who are still involved in a long term marriages describe their husbands as very supportive of their endeavors. (This will be discussed more in the section on Relationships.)

Eight of the ten women entrepreneurs had children, six had two children, and two women had a single child. Two had no children. One had a child as a teenager that she gave up for adoption. She stated that she wasn't interested in being a parent. The other woman entrepreneur believed that she couldn't run her business, be involved in her community volunteer work, and be a good parent all at the same time. Although this woman did state that if there came a time in her life when children were appropriate that she and her husband would adopt a child.

Family Background/Early Adulthood

What can you tell me about your family background? Parents, siblings, hometown.

Each of the women was raised in primarily two-parent households (one woman's father died during her adolescence). Two of the women came from the East Coast, one from the Midwest, the others were raised in either California or Oregon.

None of the women entrepreneurs was an only child. Each of them had at least one sibling. Two women came from families of five children, three from families of four children, one from a family of three children. Four women came from families of two children. Four were the oldest in the family, four were the youngest child, and two women were second in the birth order.

These women were all raised in what can be described as middle class households. Some of the women stated that their families were semi-middle class in nature, comfortable, but not materially wealthy. Seven of the women worked as adolescents, either within the family business or farm, in the neighborhood babysitting jobs or business establishments. They worked to earn money for extras their parents could not or would not provide or to earn money for college. Two of the women worked as teenagers as a survival technique to survive their abusive households. One of these women left home at fourteen and the other was saving money to become independent when she reached the age of sixteen.

Four of the women came from unhappy households, which they primarily described as abusive. One woman felt she was discriminated against because she was female in a household of males. The other women described verbal and emotional abuse as well as physical abuse. The woman entrepreneur that left home at fourteen ran away because her father was instigating legal proceedings to have her put into a reform school. At that time the woman was doing well in school and had not experienced any encounters with the legal system.

I left home because my dad was trying to put me in reform school, and I got to be thirteen, fourteen years old, and he was trying to squash me, and his ultimate move was to have me put in reform school. But the overt stuff about me and what I was doing, I mean he didn't like anything about me, he didn't like the clothes I wore or anything.

I started working when I was fourteen, actually in Michigan you can do certain kinds of jobs at fourteen. I basically spent all my time working. I worked five hours every day after school plus going to high school from the time I was at least fifteen on, until I graduated. Well, high school to me was just a blur. I mean, I have to say the abuse in our household was so bad that I just spent my time surviving.

Who in your family worked? What did they do for a living?

Four of the fathers of the women entrepreneurs were managers within organizations, two were physicians, and two were farmers. Only two of the women had fathers who were self-employed. The wives of these self-employed fathers worked within the businesses as unpaid help. All of the mothers of the women entrepreneurs eventually entered the world of work, if not during the subjects' early childhood, then during their mid-to-late adolescence. Most of these women were working mothers when their daughters were growing up. The types of jobs these mothers held fell within the categories of teaching, retail sales, clerical or service. One mother managed the family farm and work crews.

What was your educational experience like? Years of formal schooling, major/minor, attitudes toward education.

These women entrepreneurs are highly educated as a group. They all performed well in high school, although some of them were rather bored and put in minimal energy or effort into their schooling. They found that they could do very well in high school without much effort. Many of them also experienced this in college. Seven of the women have acquired bachelor's degrees, one has earned a chiropractic degree and one woman a master's and a Ph.D. Two of the women have attended college and are a few terms short of completing their degrees. One woman attended only one term of college, but earned a professional certification. Although all of these women are highly educated, none of them earned a degree in business management or in a field that would prepare them to own a business. Five of the women were formally trained for the types of work that they perform (agriculture, chiropractic practice, forest products, hair stylist, and interior architecture), but were not trained in the business aspects of their field. All of these women value the education and training that they have received.

Relationships

Describe your interpersonal relationships. Spouse/partner, children, family, friends.

All of the married women entrepreneurs state that their husbands are very

supportive, so much so, that they could not have accomplished their goals without their husbands' support. They primarily describe emotional and financial support.

And being fortunate to always be with people who have supported me—husband and family, they've always allowed me to do whatever I wanted to do.

If you didn't have a really totally supportive husband, you couldn't do the kinds of things that I'm doing. There's no doubt about it and some times I'm amazed he puts up with it. But he just never, he understands, and he just never really....I don't have any of this pressure of "you have to come home at seven o'clock or five o'clock" or whatever, "because I want you to." And it's more like, I take time off because I want to and because I think I should spend some time with him.

He does not have traditional sort of notions of what a wife is. You know, he understands that this is very important to me and he does not guilt load me or make me feel bad when I have to do things that I have to do. And is not only understanding, but he's really supportive. He really encourages me, he gives me a lot of strokes when I feel like I'm ready to just fall over or quit. There have been so many times when I've just said, "I can't do this anymore. I'm just going to get a job, so I can come home at five o'clock like everybody else." And he's like, "you know you wouldn't be happy doing that, you know." That's really important, it's important to have someone in your life that kind of cheers you on. As well as, not give

you a hard time about what you need to do.

One woman did state that her husband, although supportive, still did not seem to realize that her business was a serious endeavor that required her attention and energy.

He still has a hard time grasping that idea, that I have to be somewhere at a certain time, and I have to concentrate on what I'm doing, just like he does.

And that I think that he still has that idea that this is sort of something that I just kind of do, and I can still do everything else.

One woman is in a serious committed relationship, but is not married to her partner. This relationship is also characterized as very supportive and encouraging. During the initial stages of this woman's business, the family was supported by the partner's income alone.

The women entrepreneurs with children all described their relationships as close and very important. Depending on the age of the children, the women would detail varying degrees of support that their children needed. All of the women were devoted parents who took their responsibilities seriously. For all intents and purposes, they were the primary child care provider.

Family members play an important role in the lives of these women entrepreneurs, both positively and negatively. For the women who have come from abusive households, their relationships with parents and siblings were affected. One woman had strained relationships with her siblings and her family. She attributes this to her efforts to break out of the dysfunctional patterns she learned as a child and to become healthy in her relationships.

Two of the women have little or no contact with their fathers, as they were the abusers in the households. Some of the women do not maintain close relationships with siblings due to significant differences in their value systems.

I don't have hardly anything to do with them. He's a Jesus freak, and she's into AA, and you know that's about two starts apart so to speak, and me I'm just a normal human. But Mary and I are real close.

I have one brother that, he and I have always had this really good on-going relationship, my other brothers are okay, but they're just brothers. And he and I are different from everyone else in our family, me because I'm female, and him because he likes it.

And my brother and I do not have a good rapport. I don't understand him, he certainly doesn't understand me. He's redneck cowboy and he's very prejudiced, very straight-laced, very narrow.

Some of the women have very positive relationships with their families.

One woman describes her sister as her best friend and talks with her everyday on the phone. Although they live an hour and a half apart, this woman wishes her sister lived next door.

All of the women have close personal relationships with friends, and characterize these relationships as important to their well-being. Some of the friendships are based upon common life stages or life experiences. For example, one woman entrepreneur has a network of women who have all

experienced pregnancy, childbirth, and parenting young children together. One woman entrepreneur's friends have all grown into later adulthood together. They now watch their children grow into adults. Another woman entrepreneur has women friends who share political beliefs. One woman business owner has a group of friends (propeller heads) who have taught her most of what she knows about her business (computers). Yet many of the women entrepreneurs do not have friends who understand the nature of their work and the pressures. These friends may try to be understanding and supportive, but there is an aspect missing for the women entrepreneurs. However these women describe friends as a valuable resource to them. They indicate that the nature of friends, their support and their understanding may act as a dichotomy for the women entrepreneurs.

I think I get emotional support from my friends. I think that most of the women I know are not self-employed, so they don't understand that whole aspect of my life, what it's like to be self-employed. So mostly I don't talk about money or my business with people that I spend time with, you know, my women friends.

And then my friend ____ (friend's name) is — I don't get much support from her, and I wonder sometimes why is it we're such good friends? But she'll say things about — "Oh, you're home, what are you doing?" "Well I'm working." "Oh!" So again, it's that hat, if I'm home, how can I really be bringing in an income? Well, I'm not but I'm doing the support work that is necessary to bring in the income and follow-up the details. And a lot of times she'll say—"Well I thought you might be out painting or something, it's such a nice day and you can just take off and do...." So I don't know,

there's not much understanding there of what I do.

And we were talking about how, they never see me. And well, basically I have friends, they are very patient with me. They know that I don't call them all the time. They know that I don't have a lot of time during the day to visit or hang out. And they don't put those kinds of expectations on me. And mostly what they do for me is, if I need to just sort of vent, smooze, or get away, I can do that. But in all honesty, I don't really have a lot of time to maintain those kinds of relationships. Not at this point of _____'s (name of business) evolution. When _____ was first starting, there was a lot of time. But this company is growing, and I spend at least ten hours a day here. After which I can tell you, that my head is like ground beef.

One woman entrepreneur is involved in a woman business owners networking group and classifies this group as friends. She finds that because they all own businesses that they can share some of the frustrations and some of the joys of business ownership.

I belong to a Peers group that is a women's business-owner group which is a great support group, and we meet every Tuesday morning. And it's just not the week if you don't go to that. Well, the things that I get from the Peers group of course, are that if you're a woman business owner, there aren't very many people who really understand what that's like. So that's a great group, because they know what life is like, you know, if you're in your own business.

One woman needed not only the emotional support from her friends, she needed their strength and skills when she was starting her business. Her

friends came out to help her put her greenhouse together. Other friends have taught her basic carpentry and wiring skills while working with her to fix up her business.

My friends have just been wonderful. A lot of them have worked for nothing in the very beginning. I couldn't have better friends.there was a lot of things to do. And again, fortunately, my friends that were great. We had a poly party where we all put the poly up, and it took up four hours to do the first bay, and then we got the beer and the hors d'oeuvres out. So then it only took another six hours to do the rest of them. And you know, again that was just wonder, because they just came out and did it for free basically. I mean I brought the beer and so on, but it was more like a party than anything else. And I think that everybody felt real good of being a part of making it what it is now. I mean, it's when people come in, and they're impressed. They think it's a nice looking greenhouse. I'm pretty proud of it.

All of the women described their employees as friends. Each woman business owner talked about how important it was to be involved in this type of relationship with their employees. Some of the women would qualify the relationship and state that they don't formally socialize with their employees, but stated emphatically that being friends with their staff members was important. These women saw themselves as the business owner and a decision-maker, but not a boss.

....And it's very small, I operate it all by myself with the help of the secretary. One secretary I had for years, and years. We always keep everybody for years and years. They're part of the family.

If married (or in a committed relationship), how does your relationship affect you in running a business? How does your relationship affect the business? Spousal/partner support, advice from spouse/partner, pulls from family.

All of the women talked about the conflict between the demands of their business world and the pulls of their family life. One of the women stated she has been able to clearly distinguish and delineate boundaries for the two worlds. She doesn't have children, has a very supportive and understanding husband and doesn't take work home with her (but she puts in ten hour work days). If she needs to work on the weekends she will go into her office. However, she does struggle with the needs of her business versus the pulls of her volunteer work, an example of the connections in her life.

...But there's a lot of people in this neighborhood who know me and they'll pop by, and they'll want to smooze. And so I'll take the time to do that. Or I'll take the time to go to Lebanon to pick up a battered woman, or something like that. It isn't always the best business decision. But it's important to me. Lots of fund raisers. I'm trying really hard to say no to some of those things. But they all seem so important.

As stated, the married women business owners classify their spouses as supportive of them in their business efforts. Most of the women also use their spouses as sounding boards. They don't turn to their husbands for business advice or problem solving per se, but do turn to them for another point of view. Many of the women stated that their husbands utilized different ways of processing information or problem-solving from their own. Because it was

different, the women would discuss a problem with them to elicit their perspective. The women business owners would ultimately make the final decision, but felt that this different viewpoint was helpful as they sorted through issues or concerns.

If you have children, how does this affect the business? Conflicts, time commitments, children working in the business.

For the women entrepreneurs who are parents, especially those that are single parents, the emotional pull from their children is an important reality. One woman business owner said that her goal was to be a superwoman, to be able to do it all for her children. She worked very hard to accomplish that goal. She ran the business, completed her doctorate, and was highly involved in her two sons' school and boy scout activities. She was part of the older group of women business owners. Another woman business owner from this group stated that she started her business to enable her to continue with her responsibility for her children's care. Owning a business provided her with the flexibility to have her children with her at the end of the school day.

Interestingly, the younger group of women discuss the boundaries they have had to place on themselves and on their children, so they can concentrate on work. Given the importance of the relationships these women have with their children, there seems to be an emotional price that these women pay in setting up these boundaries, but they feel they must to be able to concentrate on their businesses. These women state that they are not superwomen who can do it all.

As far as my son goes, it's real hard for him to have me do what I do. There will be a time when he realizes that there are other options open to us, that he normally wouldn't get. ...but he doesn't understand the trade-off is that when he runs in here and says "Can I play?" and I say, "No, I'm on the phone." So it's hard for him because he has to adjust, he has to look at me and see what I have on. Sometimes mother and sometimes I'm working. And that's real hard for him. We try to set up little rules, but he's nine, he flies by them.we continually re-define our mom/working/son relationship all the time. And we run into lots of stumbles along the way.

I think it's, there's like a whole push-pull, like a tugging type thing....Cause they used to think that if the last patient left the office at four-thirty then I was going to magically appear at the door at home at four-thirty. And a lot of times if the last appointment is over at four-thirty, they're chatting with me or with _____(assistant) at the front desk until a quarter to five, and then _____ and I are tying up loose ends, and I don't get to my paperwork until five. And then maybe it takes me a half hour or longer so there's a lot of, both from _____(partner) and from the kids that resentment that I'm not home.

One woman entrepreneur, who is childless by choice, believes that our Western culture doesn't allow women the freedom to comfortably be parents and workers.

...and then the other thing is children. I really feel that this society is not set up at all for working women and their children. And I just can't, I can't. I

just watch so many of my friends try to juggle careers, and they get treated differently because they have kids. A friend of mine is a stockbroker, and I think they almost go out of their way to torture her because she has a kid. You know, and day care and the whole nine yards. I just can't, I barely have enough time to take care of myself. A little person would require a lot of my focus, and I just couldn't do that.

It is interesting to note that two of the women business owners have incorporated their adult children into the business. One business was a family business from the beginning (the woman and her husband started the business), but the other business is owned solely by the woman entrepreneur. In both situations, the children were raised around the business and its daily routine. Eventually they joined the endeavor.

Personal Values

How would you describe yourself to yourself? If you were to tell yourself who you really are, how would you do that?

All of the women business owners struggled with this question, stating that they had never been asked to describe who they are. Some resorted to descriptions provided by others with which they agreed. Others would delineate what they are not.

How I would describe myself? I'm afraid it probably wouldn't be very positive. I'm afraid it probably would be a list of things I'm not quite perfect at, and I'm not quite as good as I should be at and areas I need to

grow at. Probably not a lot of attention to the things I do do well. I'm not emotionally very stable. I am not a very good mother, in a mother sense of the word. I'm a very different mother. I don't have a lot of endurance. I don't do boring, mundane things very well and follow up on....details and have logical systems and all of that.

I often feel like I see myself on the opposite side of the room, looking—I often feel detached because I find that I constantly sift things through. I often feel that I'm not who I appear to be, and I think a lot of people have that bit of.... I've heard that if people really knew exactly who I was, they wouldn't like me. Although I think I'm very realistic about it. That I realize that that is an emotion that I play with in my head. That I might feel like I really worked hard at this, and it shouldn't be as successful as it is because I'm really not as pulled together as people think I am.

Other women talked about their work ethics, their goals, and their values. These aspects were very important to them as these women defined who they were in the world, their sense of themselves apart from others.

Interestingly, many of the women delineated fatigue when describing themselves or their lives.

In the sense of attributes or characteristics. Probably would be considered an over-achiever. At least everybody I work with considers me that. But I don't think it's over-achievement. I have high goals and high standards for myself which I rarely achieve because they are so numerous and so high. So far I've done fairly well, but at this moment I'm tired. Who I really

was. Growing, I think, full of faults, but so is everybody, but really trying to be a good human being. How would I describe myself. I was just going to say tired.

I like myself, I like who I am. Sometimes I don't like my body. I'm working on that one. I am very stubborn. Basically I enjoy life. I take ethical stuff really seriously. As far as for me, talking about business, if it was a choice here between what was the right decision, as far as I'm concerned, or what would make money I would always choose the money-losing one, the one that is right.

Is the way you see yourself now different from the way you saw yourself in the past? What led to the changes? Have there been any other turning points?

In response to this question, all but one of the women described themselves as more confident, more self-assured, more accepting of themselves, and concentrating on their growth. When they looked back on who they were compared to who they are, they found movement, growth and change. The one woman entrepreneur who didn't see any changes had already described herself as someone who is trying to be the best that she can be, something that she has always worked on throughout her life. She intends to continue in this vein.

...I'm more accepting of myself and I'm more accepting of the fact that my flaws are no big deal, we all got 'em. My flaws are distinctive to me because they off-set a rather distinctive set of positive things that just come in

me.

..more confidence now perhaps.I have a much greater sense of confidence of what I can do and that there is a lot of things, that I wouldn't be afraid to try just about anything.

Probably, I think I'm much more realistic.....

...I have more self-control, I'm more self-assured, more confident.

Oh I think I'm not nearly as externally referented (sic) as I used to be....And much more comfortable with who I am and no longer afraid to just say this is me, take it or leave it.

I never even looked at myself in the past. I really didn't... I looked at everybody else. To the neglect of myself.

What caused the changes in these women? Some of the women business owners attributed the growth of their self-esteem as a result of owning a successful business. One woman at times still struggles with the reality that she has built a successful business from the ground up; but also knows that by accomplishing this feat, she has developed into a more confident person. A few of the women attributed the growth in their sense of self to be the result of a divorce. They felt that the dissolution of the marriage freed them to become who they are and to explore new realities. Three of the women attribute their sense of self to be the result of dealing with the abuse in their lives and facing the fact that they had been raped and victimized.

I was raped as a teenager, and I didn't deal with that for many, many years and the change in my image, my self image and the way I deal with the world. The catalyst for that change was going to therapy and dealing with that experience and accepting that it really did happen. And accepting what it was and the enormity of it and the atrocity of it and getting to that, dealing with that, facing that fear. And just this awful thing inside of me that I have been carrying around and refusing to look at. That somebody had perpetrated this totally undeserved act of hatred on me and my body. You know, my being. And being able to look at that has really been what has given me the strength, that was really a transforming experience for me. And I think that was really the catalyst for who I am now.

Although some of the women entrepreneurs identified catalysts to the growth and change in their self-esteem, most of the women stated that the process was gradual. It wasn't something that happened overnight. A few of the women have gone through counseling to help them deal with the rape or family abuse they experienced. A few of the women sought counseling to help them confront difficulties in their marriage, or to help them identify things about themselves they would like to change or move through. These women stated that the growth was gradual and still in process. They see themselves as unfinished works.

I think it's been a gradual process generally. As I've gained confidence in what I've done. I think there have been several turning points, major benchmarks in my life.

I have a lot of potential. But I just, I feel that I can really help a lot of people just with my helping them feel good about themselves. Cause finally feel good about myself, cause I never felt good about myself. I didn't think I was worth it.

Well, I think making the decision, well there's a whole bunch of turning points. It was kind of like—I'm not going to accept this garbage anymore. I'm going to find myself, I'm going to find who I am and do what's right for me.

What stands out for you in your life over the past few years? What kinds of things have been important?

The women entrepreneurs typically talked about people, the people in their lives: family, friends, customers or clients when asked what is important to them. Relationships are the common theme to these women. The relationships they have with their family members and friends as well as the relationships they develop with their customers and clients.

They also talked about their accomplishments of the past few years: starting and building a business, nursing a husband through a life-threatening illness, building a house, getting married, being independent, all of these things were viewed as successes.

Buying my house, getting married, attaining a certain level of respectability in this industry, in this town.

....um, people, just wonderful relationships with all different kinds of people. And um, inklings of wisdom.

Being my own boss. Definitely. I'm real proud of what I've done here. I'm real proud of what I've done, but too, what my friends have done with me, because I couldn't have done it without them. No way. Those low times, well, you'll get over it. That stands out more than anything.

Tell me something about what your life is like right now. What do you care about, think about?

There were two major themes that surfaced for this issue. The women entrepreneurs concentrate on their family members (two of them had husbands in poor health), the relationships they have with family and their businesses.

You know, oddly enough it's not so much about my business, and about where I'm going with this because I'm really happy about what I do. So I don't dwell on what I could be doing that would be more fun at times. So I think about my friendships with people and that kind of thing. ...a better relationship with my son and not be so tired so I can read to him and have time for the people who are in my life and stuff. So I have a tendency to think about that kind of stuff, more so than gains professionally.

The women whose husbands were in poor health thought about spending more time with their spouses and how to rearrange their work schedules to find the time. They were not willing to stop running their businesses, but

looked for ways to make adjustments to accommodate their relationships. One woman turned down offers to speak or do consulting out of state. She did not want to be too far away from her husband. The other woman looked for times that she could be away from the office to spend time with her disabled husband.

I think my husband's health has been a focal point. That has really been not the determinant, but the major consideration.

...my husband is very important and because his life is totally changed and because it's hard to know how much longer, you know, I'll have him. It's kind of like, everyday is a gift. But you know, for now that's really the most important thing.

The women business owners also spent time thinking about how to improve their businesses, how to expand, or how to capitalize their endeavors. Yet, within the same response, they would tie the concerns about their business to concerns about their families or the community or the world at large. These women didn't seem to be able to separate their business concerns from their family and relationship issues.

A lot about the business. And changing it, getting it just the way I want it run, the remodeling and everything. And my health, getting my back healed completely. But that's my number one priority, is just getting well. Number two is raising my daughter right. And number three is my business.

Well, I think a lot about my job. About this business. Is it going to do

okay. I don't know. I'm the kind of person who likes to be doing a lot of things all at once. Like I teach in Eugene on Tuesday nights. So I think a lot about that. I think about different ways to expand this business. I think about taking care of myself, things that I need for myself, outside of work. And you know, I worry about the kids and my relationship.

At the moment I've been thinking about my disease, not my personal disease, but my plant virus. I'm real concerned about that, not that it may be giving me ulcers or whatever, but it's really frightening to think about what's gonna happen to the world if we don't start taking responsibility for our actions, or our product that we are sending out the door. That does take up a lot of my energy and thought. And wanting to do something about it. I feel like I'm sort of a one-woman campaign about it, but somebody's gotta say something, instead of letting it go.

Looking back over your life, what relationships have been really important to you? Why?

Parental relationships have been important to these women. Most of them refer to their mothers in this context. They talk about what they have learned from their mothers. The support they have received, and the friendship they now experience. One woman has never been able to develop a friendship with her mother. Yet she has learned to accept the limitations of the relationship. She feels that as a result of her missing a close relationship with her mother, she has concentrated on developing a strong relationship with her daughter. The mother influence appears to be a strong factor for these

women.

My mother, that's I would say that was the most important. Because even though I think that a husband is very important, because hopefully he'll be here after my mother is gone. The mother was always there. And how my mother was, may not necessarily be how I am, but parts of her are definitely in me.

Well, I'd have to say my mother. And my mother and I are really good friends now. And I'm amazed that the stuff that we can talk to each other about.

These women also identified friends as important in their lives. In earlier questions they have discussed friendships, but when asked about important relationships, friends came to the surface again. They described a variety of friends and mentor-type relationships they had experienced through the years.

My relationships with my friends definitely. They've just taught me an awful lot about what I think living is all about. They are there when you need them, they help you out when you're down, and they give you pats on the back when things are going real well. My relationship with my sister and my mom have been very important to me and my dad too.

Well, there's the guys—the guys are, there's about three programmer-type people that have been very important to me in terms of _____ (name of business). They spent a lot of time answering questions for me. They spent a lot of time sharing information with me.

The women who had been married a long period of time, identified their relationship with their husbands as important above all others.

Well, I think without question, my husband would be first. I met him when I was 15. I was still in high school and he was the only one I ever dated; the only one I ever wanted to date. I think any other influence has been so small relative to his. It would be hard to say.

How would you describe those relationships?

The women business owners talked about their relationships at great length. For some women, their relationships were the anchor that kept them grounded during times of struggle. For others, it was a mentor/guide who encouraged them to move beyond their boundaries and explore their options. Each woman business owner had established a variety of friendships for support and development of the self. For each woman, these relationships served multiple functions. An example is one participant who cultivated a variety of friends. One group of friends helped her develop her knowledge in her field. Another group supported her efforts in her community work. Yet another group of friends allowed her the opportunity to nurture children. One special friend helped her expand what she termed her non-business side. This person gave her permission to take care of herself and explore the family abuse issues she had endured as a child and as a young woman.

And then the other person that I think has been really tremendous in my life is my friend ____..... And (friend) has helped me develop the other side of (me) that's not business. Like gave me permission to take care of myself,

to develop friendships and relationships that weren't business related. Like some of the family abuse stuff, some of the physical abuse stuff that I suffered with that previous male-type person that I told you about.

Have you had a relationship with someone who helped you shape the person you have become? Tell me about it. What helped? What did they do?

Most of the women entrepreneurs related that there was not one person in their lives who helped create who they are as people. These women would list previous teachers and friends over the years. They stated that they couldn't identify just one person, but could point to a variety of people who had an influence on their lives. These people served as models for some skill or ability or presence that the women wanted to develop. They described people who they had known from whom they learned either survival skills, business skills, or relationship skills. They talked about how they had taken pieces of information, and pieces of knowledge from all of these different people and relationships and incorporated that knowledge into themselves.

A few of the women (those who had long marriages) were able to identify one person, their husbands. They felt these men had been in their lives for such a long period of time that they had shaped who they were as people. They had acquired skills in areas that were foreign to them initially by living with their husbands.

Yeah, I have. Probably he's been a real good example about a lot of these things that I've learned, about focusing and doing what you do and he's a real good example, he's not preachy, he doesn't..... we learn from each

other. I mean I—okay to have a day planner for instance. It's just, I don't know how to explain that, but he's been the most influential person in my life for sure.

Work Experience

What types of work experience had you had before you started your business? Was it related to your business? How many years experience in each type of position? Volunteer work? Supervision of others?

These women entrepreneurs entered into their business endeavors with a variety of work experience, none of which was in the management of a business. Two of the women had worked in their field previous to the development of their business, but none of the women had managed a business before their own. This is consistent with the existing research on women entrepreneurs. The variety of work experiences for this population falls within the realm of "women's work." The participants of this study had worked as waitresses, secretaries, teachers, clerks, salespeople, and cooks. One woman entrepreneur had managed a small Chamber of Commerce for a three year period before opening her business. All of the women stated that they had never been trained to operate a business. One woman even wished that, just once, she had been taught how to do what she was doing.

I would love to do something in my life, before I finish, that I was trained for. But maybe all life is training.

What kind of management experience had you had before you started your business?

As stated above, none of the women had previous business management experience. A few of the women had supervised employees during their tenure in other positions. Most of the women, however, did not have management experience. This is to be expected, given the prior work history of these women. Rarely are waitresses or secretaries put in the position of supervising others, managing budgets, or developing marketing plans.

How does your past work experience relate to your business now?

For most of the women, their past work experience did not directly relate to their current businesses. However, these women would identify aspects of their previous jobs that provided them with information about themselves or how to interact with others. This knowledge they carried into their business endeavors.

It wasn't real hard cause I could putter about and I would use my body language in such a way that—it's the same kind of thing as waiting tables. It was a game for me. I would use my body language in such a way that I was so harmless looking, that I could strike up a conversation with any of them.

However, the women felt that the qualities that enabled them to be successful in their business endeavors were inherent within themselves. It was a factor

of who they were as people that made them successful. Many of the women did not have the educational or experiential backgrounds to be in business, but they did have the drive, or the ability to learn, or the ability to work with people. These were the factors that the women entrepreneurs identified as important to their success.

...because I often say I don't think it does. Because the physical work I did in the past has no relation to the physical work I do now. What I did while I was there, in terms of being chatty and delving for information and that kind of stuff. That's been me all along, I've always been very chatty and prying in terms of getting the information I needed in order to do what I wanted to do. You can go from doing one thing to another, if you're intrinsic..... I think if I wanted to do something technical, that would be something different. But see I feel like I did it. I did (name of business) on a true gut feeling of we need something and is this a place where I would have gone to? And I shaped my business less on how much money I can make, and more on this is what I want to achieve, this is what has to happen here.

From whom did you learn entrepreneurial skills? How did you learn?

In response to this question, half of the women indicated a person or persons who were entrepreneurial role models (some were positive models, some were negative). The other half stated that they had always been risk takers and willing to try new things, or they were always interested in challenging themselves.

Definitely _____, the guy I worked with for eight year in the retail business. Just the biggest screw-ball a lousy, lousy businessman. But he

showed me the difference between marginality and quality.

Well, I've probably learned calculated risk taking or thinking of what I do in those terms from my husband. And ways to evaluate business things also from him.

My father.so if I wanted to spend time with him, it was on Sundays, when he was doing his work stuff. And of course, he was very interested in that, so he was always very willing to share it.and he was a street fighter, he understood how to go out and make a buck. And he was real, he was really good at sharing that kind of information. I have no idea. I really don't. I don't know where my risktaking come from. I just go do it. What I want to do.

...well, the risk taking I've always been like that. So I didn't learn that from anybody and much to my parent's chagrin, they wish I didn't have that quality. And then the other things,..... some of them are sort of things that I've always—like having a clear idea of what it is I want.

I haven't the least idea. I really don't know. I don't know that I learned it from anyone.We're just self-starters and entrepreneurship was a good way to be a self-starter, because you don't have anybody holding you back, except the hours of the day.

I don't really think I did. I just, I liked working for myself. I was not raised in an era when people went out, when women went out and went into business for themselves.

Starting the Business

What motivated you to start your own business? Is it still a factor?

For half of the women entrepreneurs, a negative experience or crisis was the impetus for the development of their business. These women had either reached a dead end, were frustrated in their work experience or didn't feel that they had any other options. Examples of those experiences include: going unpaid for work, being promised a raise then denied the raise, being fired, and finding herself in a dead-end job.

And working at the _____ was a real eye-opener. There isn't a woman over there, maybe it's changed, but there is no one past like a GS 7 or GS 10. I learned in short order at that organization, and particularly at Oregon State, I mean forget it. There aren't any women in significant positions over there. So it was quite a learning experience moving here and coming to this kind of, sort of, vacuum of white maleness. And feeling very kind of repressed because I'd like learn my job in a week and want to take a nap and there was no where for me to really go.

The abrupt departure from my real job. Yeah that pretty much did it.

Weren't getting paid, didn't you know, even getting—they occasionally would give me a pat on the back. You know, well those are pretty nice, but more often than not, they never wanted to give me credit for what I did. I mean just talking credit.

There were alternative reasons for starting a business identified by other women entrepreneurs, pro-active reasons. These women entrepreneurs started their businesses as a result of making choices. One woman was trying to determine what to do next in her life, another wanted to be able to control her work.

I needed some kind of livelihood that I had some sort of control over. I felt like every time my husband decided to make a change in his lifestyle, I had to pick things up and off I went. I never really had the excuse to say, “well it’s my job and it’s going some where, it’s doing something and I could put my name on it.”

Well, the business part is really secondary. I mean what motivated me is that like I said, I’ve known since I was around seven years old that I wanted to be a physician. And then that got sidetracked when I realized I didn’t want to do drugs and surgery. And then I found out about chiropractic and it was—well this is it. This is what I want to be doing.

For those women who started their business as a result of something negative or a crisis, that motivation is no longer relative to their current situation. The women who felt dead-ended in their work, still cite that as a factor in their decision to start a business. However, these women then go on to discuss the rewards of being a woman business owner, the opportunities, and the challenges. They feel that by owning their own business, they have more options open to them and more control over their lives.

And one of the things that I have as a charter of this business, is that (business) is a safe place for technical women to work and express themselves.
...I mean there’s all women working here.

I know how I would like to see a salon run. I would like to see it run fair....I just believe that things should be done fairly and honestly.

Finally, as indicated earlier, some of the women were not paid or paid poorly before they started their business. Money as a current motivator was identified by one participant. She felt she could earn more money doing what she enjoyed, paying herself, than she could working for someone else.

What steps did you take initially when thinking about starting your business?

Only two of the women entrepreneurs developed a business plan before starting their businesses. One of these women had to develop a plan because she needed to borrow sufficient capital to initiate her business. The other woman thought she needed a plan, so she researched business plans in the library and spent six months creating a business and marketing plan for her endeavor. The other women entrepreneurs had ideas or goals in mind, but no specific plan of how to accomplish those goals. One woman just began her business by responding to a telephone request from an acquaintance. Two of the women, although they did not develop business plans, did examine the financial statement or a list of overhead costs of the businesses they purchased. Both of these women had an idea about what they wanted to create, so the financial information was an indication to them of the possibilities available. Primarily, these women entrepreneurs just had an idea and took steps to move the idea into reality.

Went out and rented an office and went to work. I didn't do a market plan and I didn't do any of those kind of things that you're supposed to do, you

know.

But I knew I didn't have to even bother doing any kind of market study, because I'd been in the trade long enough to know, it doesn't matter who you are or how big your operation is, if you've got something nice and your customer knows that it is nice, it's gonna sell.

Are there any business models that you have used as an example? Or to avoid?

None of the women had a business model that they utilized in the formation of their business, in fact many women were confused by the question. The majority of these women did have some sort of negative business model that they could identify. These negative models were examples of how they did not want to do business, how they did not want to treat customers or employees. The women were very emphatic about what they did not want their businesses to become as a result what they had either seen or experienced.

To avoid yeah. I mean just like with _____. And the two wholesalers that I worked for, one of them very successful, but he's an ____hole. You know, there's just no other way I can put it. I think he's unscrupulous, he doesn't think about anybody else but himself, which maybe that's an attitude that a lot of business people have, but I think that you have to care about your industry as well as your own business.

Definitely, I've avoided the computer retail model. So that was one thing I was very clear about, that I wasn't going to do in this business. I was also not going to just hire sales hacks who were just smiley, well-dressed people who drove Acuras to go out and just jam technology down people's

throats.

What kind of information did you collect before starting your business?

What were your sources?

Most of the women did not collect information before beginning their endeavors. Two women did examine the financial records of the businesses that they purchased, but on the whole, the women entrepreneurs did not go through the process of gathering information. The woman who wrote out a business and marketing plan was frustrated in that she could not acquire the information she wanted for her marketing plan. In one of her library books on marketing plans, it was stated that the local Chamber of Commerce could provide a lot of data to assist in marketing efforts. She found the opposite to be true.

I went to the Chamber of Commerce to get demographic information, because I read this business plan book. And the business plan book said you should go to the Chamber of Commerce, you'll get demographic and other kinds of business information. So I go the Chamber of Commerce and all they had were brochures on the Embarcadero and a bunch of other little weird-do things. I said, "Look, I'd like some demographic information." And they were like "huh, what?" Finally somebody figured out that I had to go to a place called the Council of Governments, that has some census stuff. I was just trying to get general income, and composition of people in Corvallis. To get a feel for the market place, to find out whether or not there's really going to be a need for this type of service. So I rummaged around the Council of Governments and got some census information, but it really wasn't what I wanted.

Another woman researched the basic makeup of the community before deciding to open her practice in that area. She was moving from a city in the Midwest and wanted to re-locate to the West Coast. She had specific criteria for the type of community she was looking for and once she had collected the information, came out to visit a variety of communities to get a feel for them. She then identified the community, returned to the Midwest and made plans for the move.

What specifically is your business?

This question was asked to elicit any idiosyncratic definitions by the women entrepreneurs regarding their businesses. To market a business, the product or services must be communicated to potential customers or clients. Each woman had a distinctive description for her endeavor beyond the basic type of business in which she was engaged.

I have an interior design consulting and coordination of service that I offer. That involves the ideas and concepts, I provide the goods, I coordinate the installers. I approach it as far as a more humanistic approach, not just the colors, but how the colors can benefit the people involved and promote a more, a healthy and more nourishing situation, than what we had already. So I use the color and the textures and the design to enhance the livability of the space, not so much just from a picture perfect point of view, but from the requirements of the people involved.

It's the development of regional artists and it's the development of sales for

their work, among regional clients and it is an opportunity for me to work with creative people and to manifest, to make manifest in a visual way or a concrete way things that are happening in the community among creative people that others just ordinarily wouldn't be aware of.

...is a value-added retailer for AT&T hardware, for Everex hardware. We implement the following networks: we implement Landmanagers X on a Unix based system, we implement Banyon, which is another type of network operating system. And we can implement Nuvelle Network. We provide custom programming if that's necessary. We install accounting systems for the following types of markets; one of which is legal time and billing systems. We do some software work for CPAs. Mostly what we do is partner with them, which is quite a nice deal.

Who are your customers?

It has been suggested in prior research that women entrepreneurs' customers are primarily women (Birley, et al., 1986). Only one woman business owner identified her customers by gender. The rest of the women in this sample identified the types of businesses with which they contracted. For example: small and medium sized businesses that need engineering or marketing support, real estate companies, CPA firms. One business (women's resale clothing store) has products only for women. One business, although typically thought of as a woman's business (beauty salon) has both male and female clients.

Who are they? A lot of them are good friends. Business people mostly,

working people. Age-wise, actually around my age.

Well, they're all ages, and they're men and women and couples. And they're from all parts of the community. I can't think of any area of the community that isn't represented in our customer base.

I alternate between commercial jobs and residential jobs. And what happens sometimes, is it leans whichever way I'm doing a business and they refer me to a home. My customers find my next customers.

I would say at least 60% of the patient visits that we do in this office are women. I get a certain amount of general physician type of stuff from people who want to come to me because I'm a woman, or because they trust me or trust my advice.

How do you find your customers? How do your customers find you? What do you receive from your customers?

The majority of women replied that their customers find them, frequently through word of mouth, and that they prefer it that way. All of the women strive to create a business that others will want to send their friends and colleagues to for the product or service offered. The women entrepreneurs prefer to have current customers identify and suggest new customers. One woman, due to her history and work experience in the area, already knew most of her customers. An advantage in this case was that her customers already knew the quality of the product she could produce.

They knew me, because I'd worked for these other people in the area.

Well, of course, word-of-mouth is the best. There's nothing that beats word-of-mouth, and um, we didn't even advertise until a couple of years ago. So we advertise during tax season, but that's all.

Well, a lot of our customers find us through word of mouth. We don't do any direct mail. We don't have a direct sales force at this point. I don't do any cold calling, because I think that's like prostitution.

Most of the people who come in here, are referred by somebody else who comes in here. And that's who I really prefer to have.

They refer—my clients refer other people to me and they crawl out of the wood.....And at that point I go out and basically interview them and just see whether or not I will accept them as a client.

These women entrepreneurs have discovered that advertising or large direct mailings are not appropriate for their businesses. They have clear ideas about the types of customers they want to do business with, and mass mailings or general advertising would not be appropriate for these business owners. For those women who do advertise, they are very careful about how, when and where they advertise.

I'm also real selective about where I advertise. I don't think advertising in the newspaper is cost effective for me, because I get so many people who expect the fifteen minute in-and-out type of stuff.

Word of mouth is really the best and a lot of times when a new business

starts up, if I could get up in the front of a class and talk to the little businesses about this, that advertising is the biggest scam on earth. It is the biggest scam. And to have them understand that, that these people are not looking out for your welfare, so therefore you have to.

When asked what they receive from their customers, none of the women mentioned the money made as a result of the transaction. They all talked about the relationships they have with their customers. By dealing with a customer they receive validation for who they are. These women also talked about the friendships they developed with their customers and clients. The interaction appears to be as important as the transaction. For in the interactions with their clients, these women learn about themselves and others.

I get great satisfaction and their thankfulness for the quality that they're getting. And it's nice to have people talk to you as a human being. I like somebody to realize that what I'm saying to them is totally and completely what I believe and to trust that they're doing the same to me.

Oh, I get primarily get a lot of reinforcement.I mean they'll discover something that just turns them on to either a creative process or to what an individual is doing, what about the work or how they do it or how they manage to fit the artwork into their life, and they get real excited about it. It just gives me a real good feeling. I like that.

I get a sense that I'm valuable, that I'm a valuable person and I also get friendship.I think I also get, I don't know how to say it, kind of like—like keeping me honest. Like I don't know, say like improving my commu-

nication skills sounds like a really tacky thing to say, but it's sort of like that, it's like I sort of, as far as my ethics go, I feel like I have to be really—likaccept people as they are and not judge them for that . And I think that I've learned a lot from that kind of communication of having that.

Acceptance basically, they like me. And I didn't grow up around a lot of people that liked me. And I'm feeling that more and more, especially from my customers—they like me, they respect my opinion.

Satisfaction of helping them solve a problem. More than helping them sometimes, pointing it out to them that they have a problem or will have a problem and solving it before it becomes a problem.

What resources did you utilize when preparing to start your business? Attorney, accountant, network, agency, educational institution.

Only two women out of the ten entrepreneurs interviewed utilized professional resources as they prepared to open their business. In those cases they worked with an accountant and an attorney from the beginning. The remaining women didn't consult other professionals until well into the process of running their businesses, usually because a problem surfaced. As the women progressed in their endeavors they began to utilize accountants, attorneys, and educational institutions for professional development courses, to expand their business management skills.

I had an attorney review the lease agreement. I had a professional bookkeeper make an interface with my personal CPA to be sure that we set the

books up in such a way that it would be consistent with our past tax reports and that when we set up our bookkeeping system, that it would automatically feed into their computerized accounting system.

Actually no. It was a time when a handshake, we did have a mortgage. But we dealt with some great people, integrity and credibility were very important then.

I took ____ (business development center counselor)'s classes. And I don't even know how I found out about it. To be honest, I have no idea. I had no idea that that center was even there. And I signed up for classes about small business, after I had been doing it for a while. And one of my clients from before was an accountant, so I went to him and he set my books up for me and he sold me this little ten dollar thing—just because I did such a great job in his office. He sat down with me for just a few minutes and started me off. So he set up how I should do books and then mother came and explained how that works.

Where do you want to go with this business?

These women did not have plans to develop their business into multi-million dollar endeavors, or start franchises, or other grandiose plans. Each woman had goals for the business or for themselves in the business. Some of the women even saw themselves making a transition out of the business, either becoming a consultant or moving on to other areas of the business. One woman wanted to develop her business to the point that she could sell it and then move on to something different. Their goals and plans all sounded

reasonable and attainable.

Well, I just want to get it down first. So I want to eventually again, make a living for myself, make a living for the people that are working with me and set this thing up where it's just perfect. You know, very efficient and workable. And enjoy able place to grow things, where I can spend more time playing around with a lot of little fun things that I like doing. Again, I don't look at myself as being a great big wholesaler. Right now my sales are one hundred five thousand dollars, or something like that for the year. And we went up from eighty-three thousand dollars to one hundred five thousand dollars. And I say we, only because I couldn't have done it without all these people, even though it is my business.

I think probably in about five years I'll sell it. Unless it's interesting and I'm having fun, in which case I won't. But my idea is to grow it to a particular point that I can sell it for a chunk of money and go off and do something different.

Well, though I'm a majority stockholder, I am trying to make a transfer and we've done a very effective transfer, I think. You know inter-generational transfers are difficult and we have done, I think, well.

....I mean the set up it's on right now only more, in a bigger house with a bigger studio with more space involved, but on the same type system. I might agree to have somebody else do my books, just because I'm certainly not fond of it.

How did you capitalize your business? How much to start? Where did you get the money?

These businesses were started on the proverbial shoe-string. The largest amount of capital used by a participant was forty-thousand dollars. Her business dictated a large influx of capital for start-up purposes. This woman business owner qualified for a special program to help low income entrepreneurs start businesses. Therefore, she was able to borrow twenty-thousand dollars. She also borrowed the same amount from her mother to start the business.

Five of the women borrowed small amounts of money for start-up purposes from financial institutions. They also contributed their own money. The smallest amount borrowed by these women was five hundred dollars. The average amount borrowed from a financial institution was seven thousand-eight hundred dollars. Three of the women borrowed money from family members to either fund their start-up or add to money borrowed from a financial institution. The average amount borrowed from family members was ten thousand-one hundred dollars. These women business owners also contributed their own savings to their businesses. The average amount of money invested from personal savings was three thousand-six hundred dollars. The bank loans were acquired either by using personal property as collateral (cars, houses, savings accounts) or by the potential of their business (a chiropractic practice).

I had a settlement from a legal matter. I bought the business directly from the owner and they carried the contract (three thousand dollar down

payment).I talked with my stockbroker and set up an account so that I could assure my cash flow (five thousand dollars). And that's probably all.

I borrowed five hundred dollars and had the rest.

I went to the bank and I said, "Look I'm going to have to buy all this stuff." And I had put together, we had to do a sample proposal, a loan proposal in school. So I basically followed that, and put that together. Saying to the bank how much I needed and how much I thought I was going to make and they were really pretty easy to work with. And so they gave me a ten thousand dollar loan and my mother had given me ten thousand dollars in pieces, so between the two I was able to—we lived on that money and I was able to start the practice....

Barriers

What types of barriers did you need to overcome when starting your business?

The barrier most often discussed by these women entrepreneurs was their own fear and lack of confidence in themselves. These fears stemmed from their feelings of inadequacy and their concerns about money. One woman articulated her doubts that she was worthy of charging money for her services. A lack of experience or knowledge was also mentioned, as well as the reality of being a woman in the business world. It appears these women had to first overcome their own feelings of inadequacy, then attack the barriers

established by the environment or the culture. The women felt it was a disadvantage to be a woman business owner, many times they had to overcome customers' or potential customers' negative attitudes or lack of respect.

Fear. For me personally, a lack of really running an entire business from, of this scale, of this size. I mean we've had little businesses, the restaurant, and things like that.just knowledge of the business world.

Lack of confidence. Well, I mean I went over to do their office and they just go—basically they hand over thousands and thousands of dollars to me and I have to say: "Oh it just has to be this. This is the right carpet." And that's real hard for me to do.

Thinking I could do it. I mean, really believing in it, that is a barrier. Cause you do, you get frustrated, you get scared and you get real tired and real stressed out, real uptight, paranoid.....

Well, I think the biggest one was me and my money stuff.that was a big jump for me to get over that—yes I deserve to make a living. I deserve to take money home for what I do. It's not right for me to be working every-day, all day long and not take anything home. I need to buy groceries for me and my kids and I need to heat my house and I need to pay my electric bill.

Immediately that I did not have a spiffy car and I had clothing that I had pulled out of the dumpster. ...when you have clothing that's not real nice looking, even if you're the best person and the most suitable person to do

the job, people will not do business with you. The next of which, if people could get past that, then they had to get past your femaleness as a person who was technical and female.

The women also talked about learning how to run their businesses as a barrier. As none of the women had strong backgrounds in business management, they had to learn from experience how to manage their endeavors. Questions such as: how were they going to develop the clientele, how were they going to generate the dollars needed to pay their expenses, all had to be answered by action, rather than plan. These questions and a lack of accessible information were viewed as barriers.

Well, there were several. One was ignorance... We knew very little about running a business. It was really at that time a great disadvantage not to be a native Oregonian.being a woman was a real disadvantage, and being a smart one was a real disadvantage. If a woman, it was expected that if she was in the business with her husband, she was a secretary and did the books and the payroll, which I also did. But I also, you know, I'd come from a job where I had managed a department at the Bell Telephone Labs and I was a professional chemist.

I mean it's not like buying a McDonalds franchise. Somebody doesn't come out and give you training and tell you how to do it.

What types of barriers do you need to overcome now at this stage of your business?

Now that their businesses are well established, the women entrepreneurs still

have to overcome barriers. Again, some of the barriers are personal and some are environmental or cultural in nature. However, at this stage of their development, many of the businesses also need working capital or additional financing to continue developing. The personal barriers identified were avoidance of necessary paperwork and some continuing hesitancy on the part of the women to feel completely confident in their abilities. For one woman, changes in her personal life and her age were identified as future barriers with which she must contend.

...the economy is a big barrier right now. Because we have all the necessary ingredients to do really, really well. I guess one that I had started with, that is not so much now, but in the beginning was just the confidence level in making presentations and making cold call sales to people.

Masses and masses of paperwork, sitting in stacks of trash all over. My house and my life are just piles of stuff sitting all over. I have to get better about writing stuff down. And I need to straighten some things out, they're all related to the paperwork stuff. But I have to do something about this paper-work, get better organized and keep track of the bills.

I worry about money, but we're talking like a two-month cash flow problem.

Money. It's always a money thing. I don't know if that's a barrier, but I can tell you that in order for this company to grow, we're going to need an infusion of money. And _____ has been undercapitalized since day one.

It's real interesting, I have this one client that I do a lot of work with who's always, I've felt, treated me like, well kind of like—well you're a woman and maybe I'm smarter than you or I know more than you do or something.

Mostly my, well one of the barriers was of course, my husband's health. I was always taking care of him. Now, you know I don't have that, but being alone is a new barrier. I'd say that probably getting older is a barrier, though I haven't found it directly yet.

Still learning to sit down and talk to people when there is a problem.

Advice for Others

This category of advice for others was created out the actual manner that the women use to run their businesses and the advice they would give to others. There was an interesting dichotomy that became apparent in the responses to these questions. The women entrepreneurs did not initiate nor do they operate their businesses utilizing formal plans or the tenets of traditional business management (business plans, marketing plans, researching competitors, etc.). They have used the advice of professionals (attorneys, accountants, etc.) in the operation of their businesses. Yet, when asked to provide advice to others, they suggest that a new business owner go through a formalized process for the development of a business. It is important, therefore, to note how these women began and operated

their business, and how they would advise others.

What type of business planning do you use? Cash flow statements, marketing plan, business plan, etc.

The planning processes that these women business owners use are very informal and have been developed by them to specifically meet the idiosyncratic needs of their business. Only one participant researches the market, her competitors, and develops a plan from this information incorporating the history of her company. The other women entrepreneurs have goals they want to accomplish and use some sort of simple planning process to move toward those goals. They also keep some sort of cash flow records, but again, these are very informal. The woman who owns an accounting business stated that she produced a monthly financial report, but she has yet to develop a business plan.

I mean I look monthly at what we're doing. I keep track of what's happening, as far as what kinds of art and cultural things are going on in the community. And so I've got an idea of how much I'm going to have to spend on what I'm going to be doing, month to month, or year to year. And I try, first of all, to tie in what I'm doing with what's happening in the community.

Business planning do I use? Umm, well it's the _____(her name) sit down and look at the market place. I do several things, I spend a lot of time researching products and what, you know, who's doing it currently in the market place, how we can position ourselves doing that particular kind of thing. I spend time look at our past numbers. And always a profit/loss at the end of every month.we have a twelve-month spread of cash flow.

Well, the kind of business plan we do..... we sit down and we talk, and we just talk about what we want, where we're going, what's the future, what are we going to do, how do we want to promote, do we want to promote, who do we want to go after, what do we want to buy, what's the money like, what changes can be made, what's the staff looking like, do we need to change....

Business planning. Umm, planning for my business? Pretty much I wrap it up in a little package and I send it up in a pink balloon and I give it to the universe and say—oh when you're ready I'm ready for another one (client).

Yeah, kind of. I wouldn't—I know how much, right now I go through each month and I write down how much I'm gonna be spending on it. How much I got in the bank. Well, you could say in a way it's cash flow, but it's not probably an accountant's. It's like on pieces of orange paper. And so planning I would say is mostly informal. ...a lot of seat of the pants, but it's pretty educated seat of the pants now.

What is the overall strategy for your business?

Just as the business planning is informal, so too is the strategy for the business. There were two themes that the women addressed: 1) maintain the customers' perspective, serving the customer; and 2) fine tuning or perfecting their business, "doing it" until the business is at a point that they think it should be. Again, these strategies are informal. The women did not talk

about market strategy or sales strategy. They discussed their customers and how they wanted to relate to them. They also wanted to simplify their businesses, to make it easier for them to run their business.

...doing re-sale right. And how I'm going to do that is I'm going to continue to try to think up new ways to keep the customer aware that it's smart, it's good. It's like I want to fine tune it.

I think my real strategy comes back to that whole ethics thing that I explained before. I've looked at that, that first and foremost is what this place is all about. This is a service business and the service is very technical in a lot of ways, but it's still a service business and you know my business is to please the customer.

I'm laughing because the—I don't think we really have one except to, the basic strategy is to find the needs and fill them. Mostly we have a basic strategy of providing service. We have a mission let's say of providing superior service to solve problems in the industry. And I've added to detect problems before they happen, through forecasting.

.....I guess our overall strategy is that we always make our deadlines. We always give the client what they want, when they want it. And that, as far as I'm concerned, nothing goes out of this office, unless it's perfect.

Describe for me a critical incident in your business. What happened? What did you do?

Critical incidents for these women business owners fell into two categories; 1)

something that was a crisis for their business, such as the loss of a major client or some sort of business loss, or 2) an interaction with a client that clarified the type of business they had or how they wanted to run their business.

These critical incidents were later viewed by the women as positive turning points. From these situations, they were able to develop new strategies or a new way of doing business. For one woman, the critical incident taught her to modify her thinking.

....the first year when the weather got freezing-ass cold. I had a greenhouse full of primroses, four hundred flats of primroses and no where to sell them. I wanted to leave and one of my employees told me—"hey you're the captain of this ship, if you don't get your shit together, we're all going down." That was a real critical point I think.

Well, I once had an employee who embezzled from my clients. Now we have much tighter controls.

...I guess it must have been shortly after I bought the Gallery. And I had a customer that came in and needed a piece of art work for his office and he bought a silk screen print by, it was a commercial grade print and this was from the previous owner's inventory. And at that time, that's primarily what I was selling. And I was so turned off by the decision making process that he went through, to buy that piece of art work that it became apparent that that's not what I wanted to do. I mean I didn't want to just be here selling stuff that I didn't care about...

Well we lost the major part of the hospital account and I thought that was

pretty critical. They were our biggest account as far as a meat and potatoes, every month, several thousand dollars worth of printing going through here. And we lost them because the CEO came in and said she wanted a full-bore advertising agency and that she wanted to go to Portland. It had no reflection on our work.

After each critical incident, the women entrepreneurs either made decisions about how to survive the financial blow, or made decisions about their business. These decisions reflected management changes, controls, hiring new staff and raising prices.

...quality of life is a very important thing to all of us. Being treated and respected as human beings is very important to all of us. And I have dumped several clients because of that. So that was a really, on one hand very liberating because I just wanted it out of my life. And on another hand very scary because they provided a large chunk of income to this company. But, you know, when you're spending a lot of time feeding that kind of neurotic shit, you can't even begin to develop other kinds of client relationships.

Then one day he came in again and I just said—you know, I can't take your clothes, I can't take them... And that set him off again. "You have to take my clothes." And I said "No, I don't have to take your clothes. I refuse to take them. And I don't need to have this grief piled on me." And I instructed my employees that should this person come in, they were not to take the clothes.

What has been the most difficult decision for you to make in your business?

How did you come to your decision?

The human aspect of doing business, working with employees and customers again was a theme in the responses to this question. Firing an employee or dropping a customer were difficult decisions for these women. If women define themselves according to their relationships (Gilligan, 1982), it makes sense that the women entrepreneurs would struggle with severing a relationship. For one woman, the difficult decision was going into business, but this decision involved the human aspect. She wanted to make her husband happy and work with him in the endeavor as a full partner.

Probably going into business. I really wanted to be a professor or in a research laboratory. I mostly wanted to do what would make my husband happy, I was so glad to have him back safe after the war. Whatever he wanted to do I was willing to go along with it. But I cared more than I, I cared more about making him happy than I cared about making some satisfaction for myself.

Probably when I had to fire somebody. It seems to be that the hardest things are when it comes down to the human level about this person isn't working out and I've got to talk to them. And when I talk to them and it doesn't improve, I've got to say, "You can't come back, because you're not working."

Let's see, way back at the very beginning, I had a partner and I decided to split with her. That was a difficult decision, we were good friends, but we

just weren't going in the same direction, so we decided to part company. ..difficult decision. I hate firing people. I've had to do that. I don't call it firing, I sort of call it, letting them go. They weren't working out and they didn't do anything wrong. It just wasn't working and it sort of—that to me is very difficult. Because the personal relations of that is really hard on me emotionally.

Probably whether or not to drop a client that I had and have to deal with the ramifications of that. Dropping a client was—that seemed like a real good plan, figuring out how to deal with the potential ramifications was really overwhelming to me.

How did they come to their decisions? Many of the women, paid attention to their emotions or followed their gut reactions. Some of them accomplished this through the use of writing, exploring how they felt in written form, others say they instinctively knew.

I followed my instincts. And I asked for help.

So I made lists and looked at the lists and worked with some journal processes and figured out what I needed to do to make the shift and to get rid of my retail space and just work with the artists that otherwise wouldn't be represented in a local sales situation.

Well, I don't know, by a long process I think. We just determined that we really didn't want to do the same things.

If you were advising someone like yourself, with your background, who wanted to go into business, what would you tell them to do?

Again, the women responded to this question from a human level. They did not give business advice, or make suggestions about how to set up a business. They talked about the emotional aspects of owning a business, how important it is to love the business. They warned a prospective owner of the sacrifices that would need to be made, sacrifices to a personal life, and they advised a potential owner not to get discouraged.

Well, I would tell them that they should make their decisions based on what they wanted to do. That they shouldn't worry about value systems like from their peers or values systems from other institutions like banks or whatever, that they're going to have to deal with. That they should really sit down and figure out what it is that they really want and what is important to them and do that.

I'd tell them to sit down with a pencil and a piece of paper and —first of all, you've gotta love what you do. It's not something that is a nine to five job, weekends off, type of thing. There's no way. Greenhouses are a twenty-four hour a day business, you dream about them.

First, I say, develop your self-discipline. There are going to be lots of times when you get up in the morning and you know you're going to face creditors and tough problems, a client who's screaming, a customer who is going to bring back a big order that you've filled, you know something like

that. Not necessarily in our business, but any business. And you just develop the self-discipline so that you can cope whether you feel like coping or not. Being in business takes a very tough business mind. And it's very tough on self-esteem.

Well, I'd tell them to think of all of the ramifications and the ramifications for me would be—are you willing to dedicate yourself three hundred percent to this? And willing to sacrifice the time with either your family or your loved ones and will that family base be strong enough to hold up to that. That's a very big one. Especially if you're a woman you know.

I would tell them first of all, to prepare not to have a life for three years. And to stay true to your heart, and do not, do not let people say to you—"well if you're in the computer business you ought to be doing this."

After discussing the human aspects of owning a business, the women entrepreneurs would then offer business advice. Frequently the advice leaned toward traditional business management practices, e.g. developing a market plan, determining capital needs and acquiring capital. Again, these practices were not activities that the women business owners had done themselves when they started their businesses.

I would tell them if they have any chance of getting capital, to sit down and figure out what their capital requirements are and be well capitalized going into it. That it literally becomes an endurance race when you have very little capital. That would be my advice.

...but now from retrospect, I would say, look at how many other, what kind of competition do you have in town and what are you going to offer them that's better? And that's probably a lot of my advice that comes out to my clients now. ...I'd be a real leg up if I started out in a business now, knowing what I know now. I would start it completely differently, cause I know a lot more.

How successful is your business, in your estimation?

All of the women entrepreneurs believed their businesses to be successful. However, they did not define success in monetary terms. The successes they were describing dealt with survival, staying in business, growing and developing their business and being able to outlast competitors. These women felt that they were successful because they were able to manage their businesses in a manner that was consistent with their value systems. They did not have to compromise their values just to stay in business. Again, the human aspect of success was more important than monetary success.

I think it's really successful. I think we've grown enormously in the last almost seven years. Um, you know we've quad-rupled our staff, we've expanded in space, I think our reputation has grown. What we do has changed and grown, all of those put together are really, I would feel very successful if I stopped today.

I think very well. First of all, I have worked very hard to pay women a very fair wage. So I'm real proud of that. I'm really proud of never promis-

ing somebody that I would pay them and then not paying them. I've worked very hard never to do that to a person, cause that's what happened to me.

I think I'm very successful.people have been ecstatic to the point where they have produced other leads for me. I think that's incredible, I'm just terribly impressed.

...we're the only gallery that's ever survived for more than one year in Corvallis. That's successful, actually, I never could have made house payments from it. I've been, I've helped and been a part of developing a network that's supportive of artists in the community.

I would say we've survived, we're still in business. We've done a lot of things that other people couldn't do. We've enjoyed our business, so I think in that measure we've had success.

As indicated, these women didn't describe monetary success when discussing their businesses. In monetary terms, these women did not take home large amounts of the money at the end of the year. The average income for these women was \$15,940.00. Six of the women took home ten thousand dollars or less. One participant did earn a salary of fifty thousand dollars from her business, but she was the exception, rather than the rule. Yet, if the gross income generated by the businesses is examined, these women generated \$1,610,300.00 in one year. It is clear that although these women do not earn large personal incomes, they are contributing to the wealth of the local com-

munity.

What resources have you utilized to help you stay in business? Banks, attorneys, accountants, Small Business Administration, networks, etc.

These women have primarily used their own resources to stay in business. These included their own financial resources, reading books to develop additional skills, emotional support from family and friends. A few of the women did borrow money from lending institutions, but the total dollars borrowed was minimal. Some of the women have at times consulted attorneys, but for isolated questions or problems. The women also have made use of accountants or bookkeepers, but only for tax purposes. Most of the women entrepreneurs maintain their own business books.

Oh...my credit lines, really. The sad part about that is that's usually like a sixteen percent interest kind of deal. But when you can't get money from any other source and you need to finance receivables or do this or do that, that's what I've done. And then I don't pay myself for a while.

Well, the bank, obviously, we borrowed money from them twice. I don't know, other than the financial support, I mean it's just—we've stayed in business because we've worked really hard in the beginning and I think that's—I was willing to put in really long hours and weekends and do whatever I had to do to make sure that things got done and that we're successful and I think that is really the key.

Actually, not a whole lot of that. I think I've used more resources of my own, of what I've read and then of course, I've used in my business, word

of mouth is a really good advertising..... I did take the (community college) has a business owners class that meets once a week for nine months or something like that and I did do that more because I was curious about what they were telling people, than maybe what I got out of the class, although you can always learn from those kind of things.

You know, I wouldn't even look at those people as resources. They simply are professionals, who we went to with a professional problem that they had an expertise in that we didn't and I never thought of them as resources.

Monetarily just what I've made off of it. And emotionally my mom and my sister and my friends. Those are the biggest resources anybody can have.

How do you make decisions?

These women business owners make decisions based upon their intuition. They may think about the positives and negatives of a certain decision, but then they decide based upon what their gut reaction is to the problem. In addition to weighing the alternatives, these women involve their employees, to elicit their input and feedback, but ultimately, the decision is theirs.

Depends on the type of decision. I, although I don't completely believe in consensus, because I think that can just become a quagmire of no movement, I check in with everybody. But it depends on what the decision is.

Well, I kind of think about the pros and the cons, what's the worst case

scenario? If I make this decision, what's the worst possible thing that can happen? And if I don't do anything, what's the worst possible thing that can happen? Make a sort of mental list, I usually don't write it down. Yeah, I usually end up just going with my gut.

I make decisions intuitively. I'm not always right.

Instinct. I price by instinct too. And so the fine tuning is all instinct, but I base it on the premise that I need so much money to handle the job and think of a lump sum and then I just do it by instinct. Just gut level.

...I guess kind of intuitively. I mean I can't tell you that I sit down and analyze numbers of anything like that. Although I do that periodically and it usually confirms what I'm getting intuitively.

What has been one of the most difficult problems in your business? How did you come up with a solution?

Difficult problems for these women fall into two themes, relationships and self-esteem, and paperwork. The women entrepreneurs talked about how difficult it was to find good employees, maintain communication with employees, and continue positive working relationships. They also discussed how difficult it was for them to collect money, the prospect of asking for the money owed them and the process they had to go through to receive the money. It was as if asking for money owed them wasn't appropriate. Paperwork, the seemingly mountainous amount of paperwork required to main-

tain a business, was also a problem for these women. It seemed that either they couldn't afford to have someone else do the work, or they were hesitant to delegate those responsibilities.

Maybe this is a woman's problem in business too, is that not to—oh if you have someone who's unhappy, not necessarily maybe with your service or maybe they just want to go somewhere else. It's the old rejection thing, you know. To not take it personally and that's real hard to do. My idea is that we should be one hundred percent successful with every single client and if you have a person who is not happy with something, that's hard for me to deal with.

Keeping my spirits up when things are looking shitty. When things are looking scary, I have a tendency to just get totally stuck into it. Which is what I love to do, but I lose my perspective and I don't enjoy myself. And if I'm not enjoying myself, I can't grow good plants. If I am focused on the negative thing, I just can't—I'm not able to step back. Also learning to be a little more aggressive, assertive with my marketing and that kind of stuff. That's been a real problem for me. I'm a solitary person and I like to work by myself. But I really don't like to call somebody up on the phone and beg them to buy bedding plants from me.

Collecting money for me. I think that's the biggest one, collecting money owed me.

Money. I don't know. Definitely money, but all the different facets of it. Like there's never any money, I shouldn't say never. Rarely we have a lot of money, but usually there's never any money. I think. Dealing with

collections is really difficult.

The horrendous paperwork. And I think it's even more than most, because it's all hand done.

How do these women come up with solutions to their business problems?

For some issues there are no easy solutions. Dealing with rejection and hesitancy about marketing are problems that are not easily resolved. The seemingly endless paperwork involved in a business can be addressed on some levels, but not totally eradicated. These women simply keep going. Sometimes that's all that they can do. They try to fix the problem as best they can and keep moving.

Difficult problems....The paper processes, like how communication moves from one entity to another....when it happens we just fix it.

Probably the problem with the power struggle with that one client, and not being able to know that I'm not going to be able to get the job to the point where it's going to be—it's going to make, it's not going to look what it needs to look like to be able to use them as a reference. I guess it would have to be that or just the paperwork. Paperwork is a problem for me. I guess the one is a one-shot problem and paperwork is an ongoing problem. I'm not sure I can, I solved the one problem so, but not the paperwork.

What gets in the way of you operating your business?

It was interesting to find that the women didn't indicate the economy, financial problems, or poor employees. Consistently the obstacles for them in

operating their businesses are themselves. Either because of their multiple interests and their ability to get sidetracked, or their insecurities about running a business.

What gets in my way is my ability to get distracted and do the little things instead of what I need to, you know, not staying on task. And that's just me allowing that to happen. I'll do what is right there in front of me, is either screaming right now to get done and losing sight of the fact that I have something that's bigger and more important and that I just need to concentrate on and then putting all those other things in order.

Oh, fund raisers. Fund raisers, I have a tendency to not be real good about telling people that I'm too busy and sort of let them come in an smooze.

Just being real emotional about it, I guess. I keep thinking that I'm going to fail.

My insecurity. Myself, thinking I'm smart enough or good enough or have enough knowledge. But I think I have enough knowledge, it's just using it in the right way.

Me. And meaning that I have such an aversion to paperwork. It's not the paperwork. I find it, I find busywork can be very relaxing for me. But it's gotta be, take this here and put it into here. I haven't found the balance yet for my paperwork. And I would love to play with a computer, but I don't have the money for a computer.

What have you learned as a result of your business?

The women in this study did not talk about business processes or how to manage a business, what they said they learned were lessons about who they are as people. They have learned that it is permissible for them to be aggressive, that they are valuable, and their services are worth payment. They have learned that the unknown is not as frightening as it once was. And they have become aware of skills and abilities they possess that they were unaware of in their past. They have learned how to value themselves.

Well, I've learned a lot about, I don't know how to say it, like how to be in the world. That I can do things. So I guess I've learned about myself and how to deal with other people. It's given me more, a lot more confidence in myself than I had before and I mean of course, along the way, I had to learn how to manage money and what all the different stuff about income taxes, that you have to understand. And certainly I've studied a lot more since I left school, about the stuff that I do everyday. But I think really to me it's that I can do something that I like doing and that helps other people and that and just having done that makes me feel like now I could go off and do other things. It gives me more confidence in other arenas, like my political work, or something like that.

There's a lot more opportunities out there than anyone gives life credit for. I cannot believe how, if you work in a job, you start to get a regular paycheck and that becomes the single most.... that's it. I'm there I don't want to leave, I don't want to be fired, I don't want to change, I don't want to do

anything. And so I have, I'm not nearly as afraid of "what if something happened?" Well, if something happened, something else is going to undo, there is something else out there for me.

Well, tons. I've learned about the basics of the business-working world. I've learned that I really am capable of pulling things off that I never knew I was capable of. I've learned that I have skills and talents that I never knew existed. I've gained a new sense of confidence that I didn't know I had, and actually I had to sort of cultivate. I've also learned that success is a real fleeting, momentary kind of thing.

I think I've learned to be together and I've learned to be, I've learned to let's see, to you don't have to agree with everybody to get along with them, that you can be yourself and say what you think and still maintain a relationship. I think I was, a lot of women are, they're raised in families where they just try to keep things smoothed over, you know and not make waves. And it's hard to get away from that and not to you know, say yes, to whatever people think it is you should be doing and to be able to stand up for yourself and be tough. I've learned to be comfortable speaking to groups and I've learned, I think I've learned to be assertive.

I've learned a lot about people. I've learned that the Donald Trump's come in all sizes. And I learned also that integrity is probably one of the most important factors in business. It may not make you richer but it sure makes you happier and gives you staying power.

Wow, I was just thinking the other day that one of the best lessons I've

learned is not to pigeon-hole people. I learned a lot about how I just really didn't know how to take care of myself in a big way. I learned to not make excuses for people and to cover for them. I used to do that a lot. I was like Mrs. Wonderwoman, you know. If someone screwed up I'd just take the responsibility for it, cover for them and took care of it. I've learned to never say die. I've learned just when you think it's going to be over, something happens. The cosmos decides that you deserve to stay in business, and whoa, a business opportunity happens.

What is special or unique about your business?

The special quality that each woman brings to her business is herself, what she believes about people, how she wants to treat people, and how she believes customers should be served. The types of businesses represented in this study are not unique: wholesale greenhouse, engineering consulting, computer consulting, women's clothing resale, chiropractic practice. None of these businesses sounds unique or unusual. What makes them special is the women who run them.

...but I really believe that personal is political and that the, part of you know, going back to that decision-making, how do I make decisions? One of the biggest things when I'm making decisions is that I want to empower myself and to empower ____ (assistant) in his job. And so I try to make as much as I can, when I'm making decisions or ____ and I are making decisions together that everything about this place should not only empower ____ and I but be empowering to the people who come here.

...we treat our clients better than other businesses do, but you know, I know we do try to work with the notion that the customer is first and whatever they want that's what they get, and when they want it. I would like to think that we give more personal service to our clients than a lot of other places do, you know, try to be involved in their day-to-day operations. I go visit their places of business and see how they do things.

I make people happy and I don't have to see them. I think that's the neatest thing about it. It makes me feel, I mean I've gardened and I know what it feels like to start off with just a little plant and then three months later, you've got miles and miles of color and you've made everybody around you feel good and yourself feel good. And that's what I think is special about this business. You make people happy. And that's... you don't do that when you work in the welfare office.

Oh, I think the thing that I'm probably most proud of is that we believe in treating people like they're human and validating their needs. And I think that also just that this is a really safe place to work. Safe meaning you can kind of hang out and be yourself, and it's okay.

How has your business changed? What has changed and how did it change?

All the women talked about the changes in their businesses, how the businesses have grown, how they have become more stream-lined, how they had added staff members, and the impact of staff. They discussed the changes

they have made to better meet client needs and how they have expanded their services to meet economic needs and expand into the global economy. Some of these women have actively modified their businesses to allow themselves more time and energy for other, personal interests or needs. The women entrepreneurs state that they and their businesses have matured. They make better decisions and pay more attention to their needs.

Well, I think it's different every year and a lot of it depends on where I'm at and how I'm feeling. Cause so much of this place has to do with me. It's certainly become much more stream-lined and much more efficient. ...we get more done in less time. There's more of a feeling of stability about it, you know, like the first couple of years felt really rocky, that we didn't have enough cash flow. That maybe the business wasn't going to survive. ...in the beginning it was just an idea. ...here I am, I have this service to offer and I believe it's good, but if nobody comes for the service, then it doesn't become a service. And therefore, like how do I feel okay. Like I tried really hard to do my best with everybody who came in here, but I always felt somehow like as a woman you're not supposed to be out there and say, "Hey, I'm really good, why don't you come in here and see what I do." So there was always this whole push-pull of how to do that and that's not an issue anymore. So I feel more secure about who I am and what I do. I know you're asking about the business and it's really hard to separate. There's a lot more money involved. And I'm finding it a little harder to push myself to put in the hours because I'm finding I'm taking more time to do things outside the business and outside my family to satisfy me, like exercising which takes a great many hours each day.

It's changed in that I've learned to, I've learned that I need to hang on to some things that are important to my life and let go of some things that aren't. And that's manifested in how I'm going to spend my day, every-day.

Oh, people dynamics that's how. When there's just you, there's just you. And when there's other individuals and you have to modify how you do things, you have to modify procedures and..... You know you have to modify yourself in terms of how you would interact and then you have to set up systems so that information get disseminated a certain way.

It's changed with the times. There's less concentration, it used to be focused entirely on engineering and now with the marketing and the management, the engineering is just part of it. And that's in keeping with the change in times. But we are now in a global competition and we recognize it.

What benefits do you get from your business?

These women entrepreneurs derive pleasure from their businesses, the pleasure that can be found in determining their own fate. They are the boss. They call the shots. They decide what will happen. They determine their careers. The women also work with customers and develop relationships with their customers. For some of the women, a sense of pride is derived in starting a business from scratch and growing that business into a successful endeavor.

Rarely do the women mention money as a benefit of their business, and when they do, they describe how their money provides them with independence. The benefits these women receive from their businesses are a sense of accomplishment, freedom and pride, a sense of who they are as people.

Well, I make a living. Sometimes I make a living. I get to do something that I really enjoy and make a living at it. Which I think is a real gift in this culture. And I get to know really neat people. And partly I get, I knew since I was a really little kid that I wanted to be a physician, so I get to live out a dream and to me that's part of my sense of who I am.

....being involved in my own and other people's creative process.

I get a lot of self-satisfaction. I get the benefit of owning my own business and being really my own boss. But it gives me a really free and independent feeling that I can say, "Okay guys, you have everything in hand, I'm going to take off for the week." I like the feeling that people do enjoy working here and that we can become friends.

Well, it strokes my ego. It's provided me with a source of income that has allowed me to be independent of my husband's checkbook, most of the time.

Oh, a little bit of money. You, again, that satisfaction, to make people happy. And people giving you a pat on the back because they think you grow nice stuff, that's it.

Benefits, well of course, there's the peace of mind of being your

own boss. I mean that's a double-edged sword. There's the peace of mind thing and there's the agony of being your own boss. I think it's a real benefit being, to having determination over your career. That's probably the primary one.

Pleasure, the challenge. I've enjoyed the work. I enjoy a challenge. I enjoy the opportunity to choose my challenges, which I've had a great deal. I love doing the kind of work I do and I'm selective.

Where do you see yourself five years from now?

This was a difficult question for some of the women to answer. These women were in the process of life changes, not business changes, but personal changes that had an impact on them as individuals. One woman's husband died during the progress of the interviews. Another woman's husband had become disabled in the last few years, and she didn't know if he would be alive in five years. A few of the women wanted to leave their businesses and seek out new options open to them. And some of the women wanted to continue working in their endeavors, but planned to expand their business to reach more customers, provide more service, or become streamlined. None of the women had a firm plan in mind, but a direction or series of directions they could take.

I think I'll probably still be working here part-time, like I am now, and off doing something else. In five years my kids will be done with high school and I'd like to be in nurse-midwifery school or medical school or something

like that. Continuing some other form of graduate education.

I can see five years from now still owning this, but in all honesty I sort of see being so much more focused on the graphics and not the shop. I have no real serious thoughts of stopping. Because I feel like already we're getting into, we're already growing where now it's getting real fun.

...I'm not too good on future goals right at the minute because of the way things have changed in my house, it's kind of like, we just do a day at a time, a month at a time, whatever. Uhm, because you know, possibly five years from now I'll be completely different than I, I could be a widow five years from now and that could be a problem.

Not working at (name of business). And I could be wrong, but five years from now, I would like to have attempted to write something. I would like to have spent time going to school in England. I would like to have another little business, or do something different.

....I see myself with a well-run operation. A wider market, not a whole hell of a lot wider, but a wider market. And making a living, and having a lot more time on my own.

I just don't know. I think I'll probably be doing the same thing, but maybe more. You understand I'm going through a change now. My husband and I were married for fifty years and before that we were childhood sweet-hearts for eight years. So it's the first time in my life when I'm really free. Not that I wasn't free before, but completely on my own. So I don't know,

but probably the same thing that I've been doing.

What do you need to attain your future goals? How will you accomplish them?

For those women who had clearly articulated future goals, they specified that they would need time, patience, focus and support to accomplish their plans. They indicated that these things would come to them, that if they just continued working and staying focused, they would realize their goals. For the women without clearly articulated goals, the future was an unknown.

Time, more time. You know if I do the nursing school route, I'm going to be in nursing school. So I'd be doing the nursing school and this job, which I think would be pretty stressful. And I don't think money is that much of an issue, so it's mostly the time and energy to do it to finish it. And keep on with it.

First of all I need to work with myself and get my head better. To orient it in that direction and to believe that I'm deserving of making more money. I have to do, read enough books, take enough classes, do enough whatever to be able to ask for more money for my services.

Just some positive support from just a few people. Clients, friends, nobody in particular. Now that I've made the change in my life and I'm going with the flow. I could do it without anybody's support as long as I didn't have the negative in front of me. Because I can do it. I can do it all. All I have to do is get it put in my mind what I want to do and make sure and take the necessary steps.

Patience, believing in it, really focusing and concentrating on that, rather than getting sucked into—oh God, I've gotta throw those primroses away, where the hell am I going to get the money for them?

I think just consistency, you know, to just keep focused on the goal. And to keep up the same stuff I've done.

What else do I need to know about you and your business to have a better picture of a successful woman entrepreneur?

Some of the women responded briefly. Some went on at great length, but the theme was the same, an internal belief in the self, above and beyond the fears and self-doubts. These women believed in themselves. Somehow they were able to move beyond the culturally defined roles for women and create a successful business endeavor. To know internally that they were smart enough and tough enough to make it all happen. But they created those businesses with a new model, a new way of being tough in a feminine way.

For me, it was my ability to get along with people that was so important. And yet, exert my own will and use my brains. Using the ability to use my brains was a real rare thing, when I started. You know my daughter-in-laws don't really understand. _____ (daughter-in-law) can't conceive of an era when a woman wasn't assumed to have brains.

God, I feel like I've told you everything. I just think that there's a certain, first of all there are very few men in the service side of computers, and I

think women really bring a lot of our femaleness to that. I think that's why we do it so well. I mean, knowing how to nurture and support someone or something. And computer systems require a certain amount of nurturing, except we call it systems administration. Nobody likes to do that, because it's not, you know, macho cool programming, it's housekeeping programming. And first of all, we're very proud that we'll do that and that people will successfully run their networks and their multi-user systems and their single user systems. And secondly it's something we're just kind of like wired to do, I almost feel.

...I don't think the business world is really set up for women to succeed. And I really believe that women can be successful in business but that we bring to it a whole different way of seeing the world and I think that that's really important. Maybe it's my whole political stuff, but I really think that women being involved in business—owning their own businesses, is one way that will change part of the patriarchal stuff in this society. Just like women having power in state legislatures changes what kinds of laws get made. So I don't know, I guess I see women owning businesses as a political..... Well I know how I do business differently. ...I feel much more comfortable dealing with women in business as opposed to men. And I'm not quite sure what it is. I think that the other women that I deal with in business, it's like if I go to a male insurance agent, they like quote the rules for me and stuff. But when I go to a woman insurance agent I feel like I can really talk about what the heck is going on with this policy. It's like I don't just get the rules and regulations, I get more human contact or something. It's like maybe other women understand how I think or something. ...if I'm

dealing with a guy, I have to really stay on my toes and think of what's the next question that I'm going to ask so that I can get the information that I need to use. Whereas if I go to a woman, I just kind of lay it out there and she listens the first time and so we have more of a meaningful dialogue. But as much as possible, it's important to me to spend my money with women.

...there was something internal, there was something about who I am that made this so feasible for me to do. Maybe it's just in concepts, maybe it's me or something about, especially after we've talked about all of this, but to me there is something more about—it isn't so much a lack of options or money or children as an unwillingness to accept the guidelines of a male dominated society.

I guess, the only thing you really need to know about me, is that I think I have pretty consistently been able to do what I felt was right and what seemed to my best light at the time was important to be doing for myself and the community I lived in.

...I come from a real strong line of females, and a lot of good role models. A mother, two grandmothers that worked.so all those role models I think are real important. And being fortunate to always be with people who have supported me—husband and family, they've always allowed me to do whatever I wanted to do. I mean the world looked real optimistic and real positive and that's the attitude I have and it makes me not afraid to try things. And have always been surrounded by loving people and good people. And I don't see how you can go through life in that environment

and not have things go okay.

Just more time and watch it all happen. Trust comes with time. I do what I say I'm going to do eventually.

...You've gotta expect to make mistakes and you've gotta believe that you can change something if it's not right. But I'd say people just gotta believe in themselves and be positive even when it looks shitty, even when it looks absolutely no way are you going to make it here. And not be afraid to ask for help from other people, your friends and your family.

Summary

Ten women entrepreneurs were interviewed in an attempt to develop a conceptual model of a woman entrepreneur. The women selected for the study ranged in age from thirty years of age to seventy-four. The variety of businesses included agriculture, computers, engineering, and interior design. Each woman was heavily involved in the day to day operation of the business.

These women represented a variety of entrepreneurial endeavors. They all operated different businesses, offered diverse products and services, and served a myriad of customers. Yet, there were some consistent patterns that emerged from these women. Within their family backgrounds each woman had a mother that at some phase of their daughter's life worked. The father's of the women entrepreneurs had a variety of careers. Only two fathers were self-employed. It was the mother's work that created a theme within this group of woman. They all had a role model of a working female. Four of the ten women come from abusive home. They described verbal, emotional, physical and sexual abuse.

These women entrepreneurs were highly educated. One woman had achieved a doctorate, another a chiropractic medicine degree. Most of the women had earned bachelor's degrees. Only three of the women had not completed baccalaureate degrees. Of those three, two were short a term or two of completion, and one, had earned a vocational certificate. None of these women had degrees in engineering or business management, educational programs that train students to manage a business. Their degrees were primarily in liberal arts. Two of the women had degrees in the sciences.

Relationships were a consistent theme throughout the interviews of every woman entrepreneur in this study. All of these women identified specific relationships that were important to them. Family and friends were the support networks for these women. It is also important to note that these women talked about their employees as friends. Although they may have specified that they did not socialize with their employees after work, all of the women felt it was important for them to be friends with staff members. Some women described their employees like family members, while others worked very hard to empower and respect their employees.

Most of these women had strong, supportive family members, husbands, children, parents, etc. For a few of the women, their families were minimally supportive. The women with young children struggled to balance their work and family/parental responsibilities. The women with adult children had either incorporated them into the business or the children were involved in their own lives.

Many of the women struggled with self-descriptions. They stated they had never been asked to describe themselves previously. As a result, they resorted to descriptions of themselves provided by others. They had difficulty identifying their strengths. At times they could only describe themselves by what they were not or what they could not accomplish. Their businesses and their families were very important to them. They strove to provide a balance between their businesses and their family priorities.

People who helped shape who these women are represented a gamut of different types of important relationships. These people represented a variety of role models which had positive and negative aspects. For some women, their role models helped determine how they would not treat others, how they would not organize their businesses. For others role models provided a positive standard of achievement, an aunt who put herself through law school at sixty, a teacher who challenged her student, a husband who solved problems and looked for new opportunities.

The women business owners had a variety of work backgrounds, none of which was a direct line to the type of businesses they opened. Primarily their early work experience fell into the realms of clerical/secretarial, retail, sales, teaching, or child care. Only one woman had worked in the type of business she opened, a beauty salon. She had previously been an independent contractor stylist. However, as an independent contractor, she had not had the opportunity to supervise others, manage a budget, or operate a business.

All of the women started their businesses with little or no capital. The highest

capital outlay to establish a business was forty-thousand dollars.

The smallest capital investment was two months rent, roughly eight hundred dollars. All of the women struggled with marketing issues, low sales, under-capitalization, and little or no personal income.

Every woman struggled with barriers at the beginning of their business ventures and during the life of their endeavors. Personal barriers were identified as a lack of self-confidence in their ability to “pull it off.” Self-doubts and self-criticism were immense barriers for these women to overcome. When they had overcome their own doubts, they then had to contend with cultural and environmental barriers. Under capitalization, biased clients, poor weather, poor sales, cash flow slumps, and again, trying to balance work and family were all barriers that these women had to confront. Some women became what they described as “superwomen.” Some had to set strong boundaries for their children. Either way, there was a price these women paid. The price was fatigue and guilt.

All but one of these women started their businesses without business management experience, without developing a marketing or business plan, without utilizing the advice of professionals or enrolling in business management courses, and without adequate financing. In spite of this, they made a success of their businesses. Yet they all suggested that an aspiring business owner do those things. One woman suggested that a prospective business owner work in the type of business they were interested in opening for a year or two. Advice she did not take. Other women suggested acquiring sufficient capital to finance the business, and to support their families during the start up

phase. Again, these were things they did not do themselves. These women survived on small loans, or the meager earnings of their partners when starting the business. This advice could be a result of hind-sight. Looking back over their experiences, they might have done it differently if they knew then, what they know now.

There was an additional theme that surfaced as these women talked about themselves and their businesses. It was a theme of women working differently of how women who own businesses operate differently. Some of the women articulated this specifically and could identify how they serve their customers differently because they are women and have been culturally molded to nurture and support others. Other women entrepreneurs talked about the manner in which they worked with their clients as being different, from a male model, how they listened not only to what was said, but also to what was unsaid. They talked about how they paid attention to body language and facial expressions. This quality of paying attention to the unspoken has been addressed in the psychology of women (Gilligan, 1982, Miller, 1975). It appears that the women in this study are doing business differently.

CHAPTER V

DISCUSSION AND CONCLUSIONS

Introduction

The purpose of the study was to investigate women entrepreneurs in an attempt to develop a conceptual model that describes women business owners. The research to date on women entrepreneurs has been limited in scope and has examined women outside of the context of their daily lives. In an attempt to understand the world view of women entrepreneurs, interviews were conducted with ten women business owners. These entrepreneurs owned and operated a variety of business enterprises. The businesses owned by the women in this study were: wholesale agriculture, computer hardware and software support service, engineering consulting, health care practice, art gallery and consulting, women's resale, beauty salon, accounting service, graphic design studio and retail shop, and interior architecture and design service. The participants in this study varied in age from thirty to seventy-four years. All of the women owned at least fifty percent of their business and were actively involved in the day-to-day operation of the endeavor. Case studies developed by the researcher from interview data were reviewed by the participants to ensure accuracy of the descriptions. An analysis of the responses to each question of the interview guide was also performed to better elucidate the experience and beliefs of the women. From this informa-

tion a conceptual model of women entrepreneurs was developed. It is recognized that conclusions drawn from this study are not be generalizable to the total population of women entrepreneurs. It is hoped that this information will be of value to future researchers of women business owners.

In addition to the conceptual model and attending discussion, comments concerning limitations of this study and recommendations for further research, as well as implications for the providers of resources currently available to women business owners (e.g. Small Business Administration personnel, business consultants, accountants, training specialists) will be addressed.

Conceptual Model

Capra (1982) states that a conceptual description of the universe would entail the detailing of a cosmic web, an interconnected web of relationships, intrinsically dynamic in nature and scope. On an individual scale, the lives of women entrepreneurs can also be described as a web, a complex web of relationships, equally dynamic. Women entrepreneurs create their businesses, attract and retain their customers, interact with their suppliers or vendors, overcome barriers, supervise employees and manage their businesses by developing and nurturing a network of relationships. These relationships are the foundation of the women entrepreneurs' businesses and represent the dynamic core of how they view themselves as individuals in business. Women entrepreneurs and their businesses are a web of interconnected relationships that can not be viewed in isolation, or negated.

It is difficult to examine women business owners without encountering the highly complex quality of their lives, the interconnectedness of their businesses with the entirety of their lives, their families, their friends, and how this web of relationships determines who the women believe they are in the world. Within the discipline of the psychology of women, women's reality has been viewed as a dynamic relationship between the social, cultural, and psychological phenomena of their lives (Chodorow, 1989). The women entrepreneurs in this study also display this interrelationship in their businesses between the social, cultural and individual psychology of the women.

Each woman in this study experienced difficulty separating her business from her personal life. If women determine who they are based upon the nature of their relationships (Gilligan, 1982), it is not surprising that these women entrepreneurs blend their personal and business realities. This phenomenon of blended realities was found in each participant, articulated in a variety of manners, but present for each woman. It could be as simple as the difficulty of one participant who housed her business in her residence and the confusion this created for her son. When is mom a mom and when is mom at work? On a more complex scale, one woman entrepreneur started her business with her husband, later incorporated her son and daughter-in-law into the firm. This created a family organization that is now composed of several small businesses operating in a variety of new directions. Family dinners for this participant became opportunities to discuss business. As the woman business owner described herself and her daughter-in-law: "...we're immersionists, we don't know how to leave it behind." This apparently was not an issue for the husband or son. Another participant who had absorbed

her son into her endeavor, stated that meal times were opportunities for all of the family to discuss the business. Business issues and potential decision options were explored by all family members, those who were employed by the business, and those who were not.

Because women determine who they are based upon relationships, not separate from them, it is understandable to find that women entrepreneurs believe family/friend support is necessary to the development of their business and the initiation of any new business endeavor. The married women in this study all described the support of their spouses as necessary to the establishment and continuation of their business. This support was found in financial, emotional, and problem-solving realms. In only one case was spousal support expanded to include family responsibilities and household duties. This may have been a result of the disability of the husband and his desire to take on responsibility and continue to be a contributing member of the family structure.

Unmarried women in the study described the support of friends and family as direct resources for their businesses and themselves. Without exception, each woman indicated that family and friend relationships were vital and necessary to the continuation of their business and the support of them as women in business. Although many of the women reported that their friends or family may not understand the stresses or strains of being a business owner, these women turned to family and friends for nurturing and validation. The women entrepreneurs in this study determined who they were in the world and were sustained in this belief by their relationships.

Although these women defined themselves by their relationships and had built a strong web of interrelationships between their business and their support networks, they tried to separate these realms. The women entrepreneurs in this study detailed attempts to separate and isolate the world of their business from the realm of their family life. Yet even as they described their efforts to separate work and personal lives, claiming the necessity of separation, they would specify how connected they were to their business and how the business was but one of a myriad relationships. Their businesses represented a portion of themselves as individuals, inseparable from their lives. Some of the participants even described the business as acquiring a personality of its own, based upon the personality of the entrepreneur, but a distinct personality none the less. The business had become an entity in their eyes. Examples of this, found repeatedly in the interviews, occurred as the women discussed changes in the business or the unique quality of their business. The women knew they had created the business, from their own ideas and work, but described the business as if it had a personality. Again, if this is examined in the context of the psychology of women, it is entirely plausible that the women would view their businesses as entities. How else could they relate to the concept of their business except in terms of a relationship? If women view the world within the social context of their relationships, and work to blend and be responsible within a dynamic web of interrelationships, it makes sense they would weave their businesses into those relationships.

It has been stated earlier that women entrepreneurs encounter and must overcome a variety of barriers during the initiation and continuation of their businesses. Some of these barriers have been described as: 1) lack of access

to capital (Birley, et al., 1987, Bowen & Hisrich, 1986), 2) exclusion from clubs and organizations (Therrien, et al., 1986), 3) lack of formal business management experience (Hisrich & Brush, 1984), 4) not being taken seriously by potential customers (Birley et al., 1987; Hisrich & Brush, 1985), and 5) lack of unpaid help (Longstreth, et al., 1987). These barriers are not surprising if one examines women entrepreneurs within the context of breaking out of the white male system, and creating a new model for women in business, a model based upon relationships rather than individuation.

The women in this study encountered all of the above mentioned barriers and strove to overcome them using a variety of methods. Yet there was one overriding theme consistent in their problem-solving, the development of relationships. To overcome the lack of access to capital, the women either borrowed money from family members, used their own savings, or used a combination of funds, again, a blending of family and business relationships. Some of the women, due to the nature of their business or their business partners, were readily able to borrow money from lending institutions for their businesses. It is interesting to note that the women who borrowed with the greatest ease from conventional lenders had male business partners or developed strong relationships with their bank officer prior to the loan. For one woman entrepreneur, the changing of loan officers created problems. She was unable to develop a consistent relationship due to changes in personnel. These women utilized their relationship networks to overcome their lack of capital for the business. When relationships could not offer financial assistance, the women would rely upon individual resources. This however, was the exception, not the norm.

Lack of access to historically male-dominated clubs or organizations has been identified as a barrier for women entrepreneurs (Therrien, et al., 1986). Few of the women in this study described involvement in traditionally male business clubs, community organizations or service groups. Yet, they were involved in community groups and business networks, but typically with an expanded purpose, beyond developing business agreements. An exception was one woman who belonged to a women's business network patterned on a male model of exclusion of competition, required networking, and business referrals. The other women belonged to professional groups indicative of their occupation (e.g. state health care association, forest products industry group). The community organizations these women entrepreneurs belonged to were focused on the personal values and political beliefs of the participants. Their involvement in these groups was a function of belief systems rather than business networking (e.g. rape and domestic violence center, National Association for the Advancement of Colored People, gay and lesbian educational coalition, artists guilds). Involvement within these organizations is also a statement of who these women are within the scope of their community. This should not lead the reader to assume that women business owners do not promote their businesses through business networks or are not involved in the business community within which they reside. On the contrary, women business owners in this study promote their businesses, but through other types of relationships, direct relationships with their customers, rather than concentrating their efforts in traditional business organizations. They may join the local Chamber of Commerce, but they concentrate their business relationships in other areas.

None of the women in this study had educationally prepared herself to develop and manage a business. Although as a group these women were highly educated, they were not trained to analyze financial statements, determine cash flow needs, write business plans, negotiate contracts, or create profit-loss statements. Yet each developed a successful business endeavor. They appeared to initially set aside the technical management aspects of their businesses and concentrate on the development of the business itself, the creation of the personality of the business. The women business owners first focused their energies on developing relationships with vendors, suppliers, customers and potential clients. The goal was to build strong client relationships that would branch into new customer interactions and an expanded customer base. Each woman concentrated on the development of the interrelationships she would need to support her business. This should not be interpreted to mean that they did not pay attention to the management aspects of their business. This was an important area of concern for all of them, but when describing their efforts, their goals, and their accomplishments regarding their business, the development of relationships was foremost. It appears these women represent a new model of business management, one based on relationships rather than the development of business plans.

A barrier these women entrepreneurs had to overcome not mentioned in the research on male entrepreneurs, is a lack of respect or not being taken seriously by customers (Hisrich & Brush, 1985). Earlier research has suggested that women entrepreneurs cater to female customers as a result of this lack of respect (Birley, et al., 1986). The women in this study also encountered discrimination by customers due to their gender. They utilized a variety of

methods to overcome this discrimination such as: signing only their initials on letters or orders, hiring male employees who made initial contact with customers, providing an impeccable product or service, achieving success in a public field other than their business, and working hard to develop relationships with their customers to overcome gender bias. Some of the women utilized these techniques as well as focusing on creating a female client base, to overcome and limit the amount of discrimination they faced. (Some of the women business owners also concentrated on hiring women, to support other female employees.) One woman business owner handled a situation involving discrimination against a female employee by severing her business relationship with a long-standing male client. The client complained about the employee. The woman entrepreneur determined the relationship with the employee and the self-respect of the employee to be more important than the client. It was apparent that every woman entrepreneur in this study sought to minimize discrimination in a non-threatening manner while, if appropriate, focusing on developing other client relationships. Again, the women turned to the development of relationships as a solution to a barrier.

There was one barrier that the women entrepreneurs faced that was not easily overcome by the development of relationships. This barrier is the lack of unpaid help. Women within our culture are viewed as the primary caregivers for the family system (Shaef, 1985). The creation and management of a business does not negate the responsibilities of the woman entrepreneur for the family unit within our culture. Although the women tried to separate family and work responsibilities, rarely were they successful. This forced them to, in effect, try to become superwomen. They were forced to concen-

trate on work, put in a full day, and then come home to supervise the boy scout meeting, drive to the dance rehearsal, or other after-school activities. Some mothers, if possible, would rearrange their business schedules to accommodate their children's activities. A few chose to incorporate their children into the business endeavor, as much as possible. Some used both strategies to try to lessen the tension between the business owner and the parent personas. In these situations children were taught to perform simple tasks at the business establishment, played in the private areas of business, or began to learn the business. The relationships with their children were of primary importance, to these women. These relationships determined who they believed they were as mothers. As a result, they went to great lengths to fulfill their responsibilities in both realms. Again, the relationship was key to their view of who they are.

The value of relationships for these women went beyond methodology for solving problems and overcoming barriers. Relationships at work played an integral role in their lives. For those women who had employees, staff members were described as friends and pseudo-family members. The entrepreneurs did not seem capable of describing their staff members in any other terms. This was portrayed in their reluctance to dismiss employees, maintaining relationships with employees who had moved on to other work sites, and describing employees as valued and trusted resources. This may be reflective of a woman's need to develop relationships, but a contributing element may also be the result of the socialization of women, their second class status in the white male society (Schaefer, 1985), resulting in a reluctance to place oneself in the superior position.

In summary, the way in which women entrepreneurs live their lives and conduct their businesses can best be described as a web of interconnected relationships. They create and support their businesses, attract customers and potential customers, overcome barriers, manage their businesses, and assume responsibility for their families by interacting in relationships. Women business owners' webs of relationships are as fascinating and powerful as Capra's dynamic description of the universe (See Figure 1).

Limitations of the Study

There are several aspects of the study that limit generalizability of the findings as reported: the representativeness of the women entrepreneurs, the number and length of interviews, and the limited time span for the interviews. Each limitation will be elaborated on briefly.

No attempts were made to assure that the women entrepreneurs included in this study were representative of women entrepreneurs in general. To further strengthen the generalizability of these findings, a much larger sample of women entrepreneurs that represent a national population would need to be studied. Such a large sample would be more applicable for the study of a specific hypothesis generated by this study (as opposed to a qualitative study of this type). No generalizations from this study can be made concerning women entrepreneurs in other communities or states. However, the diversity of the women entrepreneurs in this study, and the consistent nature of their reports, would preclude the assumption that their experience is unique or an anomaly. The findings from this study could therefore provide a base

Conceptual Model of Women Entrepreneurs

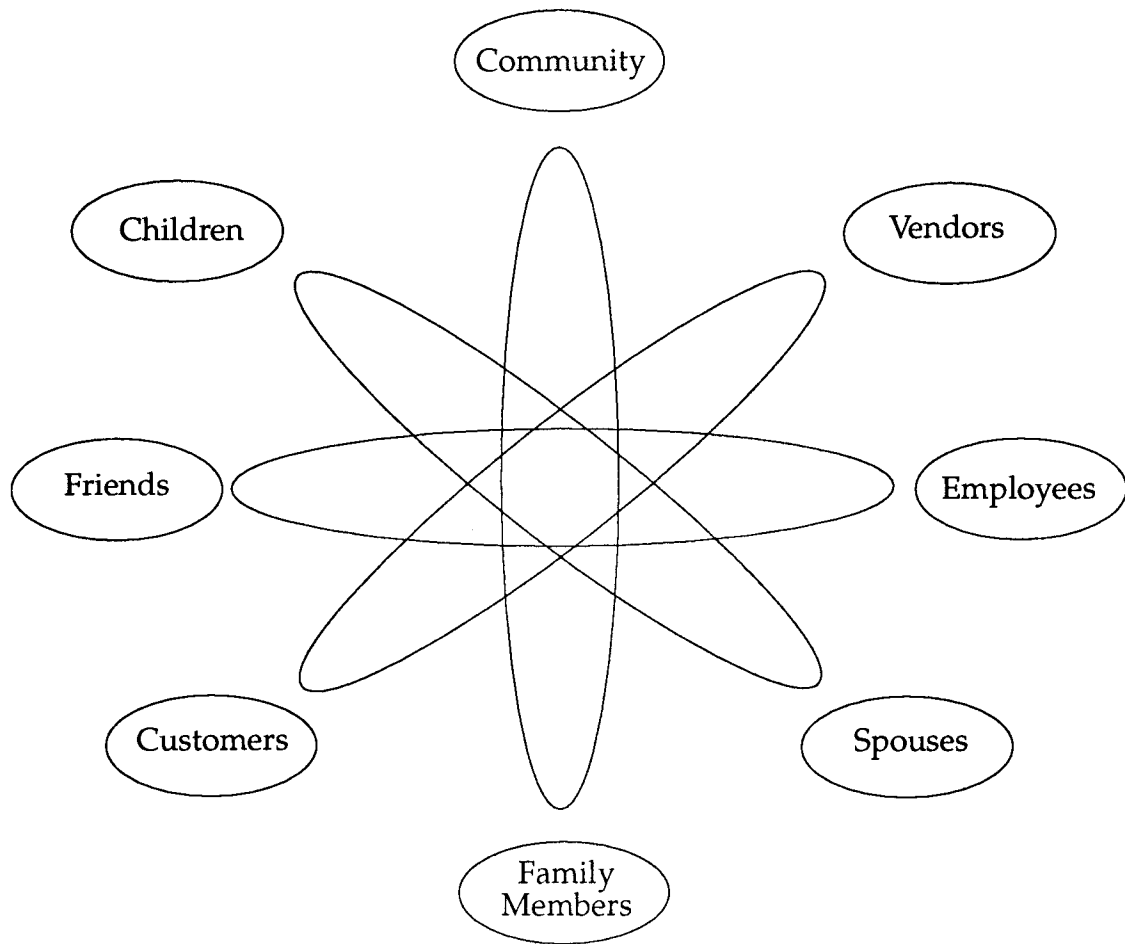


Figure 1

and stimulus for further investigations of women entrepreneurs.

Second, the number and length of the interviews were a function of practicality and logistics for the researcher and the participants of the study. Validation of the information through triangulation of data, and the review of the case studies by the participants ensured that the data collected was accurate and mitigated as much as possible the constraints of the interviews. It cannot be denied that the conclusions of this study are a result of the interview data collected. A more lengthy interview process, perhaps combined with observations may have resulted in variations not detected in this research.

Third, the time span of the interviews (one to two months) captured the world view of the participants within a limited framework. This time frame was determined due to logistical considerations for the participants involved in the study. Because qualitative methodology recognizes that reality is not static and that the context is constantly changing for each participant in the study, a longer time span may have influenced the world view of the participants to an unknown degree. Within the context of the interviews, the participants did encounter a variety of business and personal experiences that may have affected their world view. However, the triangulation and verification of the case studies contributed to the consistency of the reality of the participants. As naturalistic research is emergent, the non-static quality of the data must be taken into consideration in all cases. A longitudinal study may uncover the developmental process of these women entrepreneurs and a resulting expanded understanding of their world view.

Recommendations for Future Research

Several recommendations for future research have been previously mentioned in the limitations section of this report. However, the results of this study suggest additional avenues for study as well as implications for providers of services to women entrepreneurs.

Because women entrepreneurs operate within a complex network of relationships, an immediate avenue for further research would be an extensive study of the relationships of these women. The women in this study believed that their family and friends were of utmost importance to them as support for their endeavors. A logical methodology for this research would be to investigate the partners in those relationships, to interview the family members and friends identified by the women business owners. The purpose of this research would be to elicit the supporters' world view of the woman business owner and the existing relationships. Within this vein, other research areas could examine the customers and vendors of women entrepreneurs to determine the relationship perceptions based upon the reality of completing business agreements. Another population to be studied for the world view of the relationship factor are the employees of women entrepreneurs. How is working for a woman business owner different? What is the nature of the relationship from the employees point of view?

Women entrepreneurs, within our Western culture, are responsible for the maintenance of the family. As such, their personal and business lives frequently become enmeshed. An area for future investigation would be the

extent that women are able to meet the demands of the two worlds without suffering a negative impact on their relationships. This study could incorporate both interviews and observations of the women and their children.

As discussed in the limitations section of this report, the time span for the interviews was limited in scope. A longitudinal study of these women entrepreneurs would uncover a wealth of information about the women and their network of relationships. Avenues for exploration could include: the developmental process and cycle of relationships, the developmental process of the women entrepreneurs as business owners, the context of the relationships over time, and the positive and negative impact of cultural and social demands upon the relationships of women entrepreneurs.

The women in this study utilized their capacity to build and develop relationships in order to create and sustain their business endeavors, as well as to overcome cultural and social barriers. These women were successful in their businesses. Another research concern would entail the examination of women business owners who were not successful or who had closed or dismantled their business for reasons other than a lack of financial success. What are the factors that lead to the closure? How does the nature of their ability to develop and sustain relationships become a factor in their business?

Research that has been conducted in the past has found that women entrepreneurs, although highly educated, are not trained or experienced in the management of a business (Nelton, 1984). This study has indicated that women business owners overcome their lack of business management experience by

developing relationships. Future research could identify women business owners who have training or experience in business management. Their process for the development and sustenance of their business endeavors could be examined.

Implications for Resource Providers

The women in this study were not formally prepared to manage a business, yet they created and sustained successful businesses. They were resourceful in their ability to overcome barriers, by developing a variety of relationships. None of the women during the creation of their business took advantage of community resources to bridge the gap between their business management experience and their idea or concept for a business. Within the community where these women operated their businesses, a Small Business Development Center (SBDC) offered a variety of workshops and courses to educate small business owners in the areas of business management. One woman entrepreneur did avail herself of the business management course, but this was after her business was well established. Her reason for enrolling in the course was to determine what new small business owners (her potential clients) were being taught and whether this information agreed with her business management rationale. Three of the women entrepreneurs in this study did work with an SBDC woman business counselor after an initial encounter with a male SBDC business counselor. Each one indicated a strong preference for working with the woman counselor. Their reasons were: 1) the male counselor did not appear to care about their business or want to understand it, 2) the male counselor used language the women did not understand, and 3) the

women felt belittled. As a result of working with the woman counselor, each participant felt that she had established a personal relationship with them and took a personal interest in their business. This woman counselor took the time to explain business management concepts to them in language and with examples that the women entrepreneurs understood.

If resources are available within the community to assist small business owners in the development of management skills, why didn't the women entrepreneurs take advantage of them? (For the women who had been in business for a long period of time, the SBDC was not available during the start-up stages of their business. After they had developed their businesses successfully, it was not viewed as a necessary resource.) For those participants who had accessed community resources, their initial encounter was negative. These women returned to the community resource (SBDC) only after learning of a woman counselor through their relationship networks. This study has found that the women entrepreneurs value and operate their businesses by developing a variety of relationships. Implications of this research suggest that community resources consider ways of developing relationships with women business owners in order to better meet their needs. Many of the women were not aware of available resources. Those who did use those resources when their businesses were established reported unsatisfactory experiences. These negative experiences were attributed to the women entrepreneurs' inability to relate to the business counselors and develop some sort of relationship from which they could learn.

The women in this study also specified that they intentionally search out the products and services of other women business owners or professionals. This tendency was described by the women as more than a support of women in business, but a sense of their ability to build and establish a rapport with another woman entrepreneur. The implication of this for professionals who view women entrepreneurs as clients, suggests that the development of rapport and a positive relationship is necessary. The results of this study also suggest that business consultants, community resources, and professionals with goods and services to offer women entrepreneurs would be advised to develop strong rapport skills and the ability to build relationships.

Finally, implications of this study may be addressed through programs that prepare training and organizational development professionals. It is clear from previous research that women business owners are inadequately trained to manage their businesses. It has also been described in previous research that women are initiating businesses at five times the rate of men. Women entrepreneurs are an emerging market for the services of training and organizational development professionals. Because women entrepreneurs typically lack business management experience, training specialists who wish to work with this population should have a general understanding of basic business management and marketing principles. It has been shown through this study that women entrepreneurs develop and maintain their businesses through their ability to establish relationships. Training specialists would be able to more effectively serve women entrepreneurs if they understand and are able to apply multiple communication patterns and nonverbal behaviors that facilitate rapport. A basic understanding of and the ability to conceptualize

into practice relevant psychological theories of women would also benefit training specialists. In addition, women entrepreneurs face barriers in their business dealings with institutions (e.g. financial institutions, insurance companies, government agencies). Training specialists with the ability to analyze and operate within large institutions could provide women entrepreneurs with valuable knowledge and emotional support in their dealings with bureaucracies. Training and organizational development specialists can be an additional resource to women business owners, providing they are adequately prepared to meet the needs of this population. This research suggests the need for professionals who have the ability to develop rapport, communicate on a variety of levels, and have an understanding of the psychology of women and basic management practices.

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APPENDICES

APPENDIX A

Letter of Introduction

December, 1990

Dear _____:

I am conducting research about women entrepreneurs in Oregon. You have been recommended as a successful business person who might be willing to participate in my study.

Specifically, I am interviewing women entrepreneurs who have been in business a minimum of two years and consider their business a full-time endeavor. I am trying to develop a model which describes successful women entrepreneurs. I anticipate that my interview with you would take a total of 3 to 4 hours in one-hour intervals. There is a series of questions that I will ask each participant in the study. You will be provided with the topical areas of the questions before we begin your interview. The interviews will be tape recorded, but all reference to you and your business will be confidential. All participants in the study will be disguised.

I will be calling you within the next week to talk with you and answer any questions you may have. I hope you will be willing to help me in my research, as I too, as a women entrepreneur.

Best Regards,

Carol Putnam

APPENDIX B

Women Entrepreneurs Questionnaire

Name _____ Date _____

Current Age _____ Age when you started your business _____

Name of Business _____

Business Address _____

Type of Business _____

Legal Structure of Business: _____ /Sole Proprietorship

_____/Partnership _____/Corporation _____/S Corporation

Date Established _____ Date Incorporated _____

Percentage of Business that you own _____

Is your business certified as a women-owned business by the state?

_____/No _____/Yes

Hours per week that you spend on your business (average) _____

Gross Receipts last year _____

Your take-home salary last year _____

Number of full time employees _____ Part-time employees _____

Number of seasonal employees _____

How did you finance the start-up of your business? _____

How much money did you generate to start your business?

Have you ever borrowed money from a financial institution for your business? _____/No _____/Yes (If yes, please complete the questions below.)

Type of lending institution

Number of times you borrowed money

Amount of money each time you borrowed

Total money borrowed

What were the institution's loan requirements? (For example, co-signer, matching funds, equity, documentation, etc.)

How would you describe your experience with the lending institution?

APPENDIX C

Interview Guide

1. Demographic Information

- a. How old are you?
Are you involved in a serious relationship?
Tell me about that relationship.
Have you been married?
Do you have children?
- b. What can you tell me about your family background?
Parents
Siblings
Home town
- c. Who in your family worked? What did they do for a living?
- d. What was your educational experience like?
Years of formal schooling.
Major/minor
Attitudes toward education
- e. Describe your interpersonal relationships.
Spouse/Partner
Children
Family
Friends
- f. If married (or in a committed relationship), how does your relationship affect you in running a business? How does your relationship affect the business?
Spousal/partner support
Advice from spouse/partner
Pulls from family

- g. If you have children, how does this affect the business?
 - Conflicts
 - Time commitments
 - Children working in the business

2. Self-Descriptions

- a. How would you describe yourself to yourself?
If you were to tell yourself who you really are, how would you do that?
- b. Is the way you see yourself now different from the way you saw your self in the past?
What led to the changes?
Have there been any other turning points?
- c. What stands out for you in your life over the past few years?
What kinds of things have been important?
- d. Tell me something about what your life is like right now.
What do you care about, think about?
- e. Looking back over your life, what relationships have been really important to you? Why?
- f. How would you describe those relationships?
- g. Have you had a relationship with someone who helped you shape the person you have become? Tell me about it. What helped? What did they do?

3. Work Experience

- a. What types of work experience had you had before you started your business? Was it related to your business?
How many years experience in each type of position?
Volunteer work?
Supervision of others?
- b. What kind of management experience had you had before you started your business?
- c. How does your past work experience relate to your business now?

d. From whom did you learn entrepreneurial skills? How did you learn?

4. The Current Business

a. What motivated you to start your own business? Is it still a factor?

b. What steps did you take initially when thinking about starting your business?

c. Are there any business models that you have used as an example? Or to avoid?

d. What kind of information did you collect before starting your business?
What were your sources?

e. What specifically is your business?

f. Who are your customers?

g. How do you find your customers? How do your customers find you?
What do you receive from your customers?

h. What resources did you utilize when preparing to start your business?
Attorney
Accountant
Network
Agency
Educational Institution

i. Where do you want to go with this business?

j. How did you capitalize your business?
How much to start?
Where did you get the money?

k. What types of barriers did you need to overcome when starting your business?

l. What types of barriers do you need to overcome now at this stage of your business?

- m. What type of business planning do you use?
 - Cash flow statements
 - Marketing plan
 - Business plan
- n. What is the overall strategy for your business?
- o. Describe for me a critical incident in your business. What happened?
What did you do?
- p. What has been the most difficult decision for you to make in your business? How did you come to your decision?
- q. If you were advising someone like yourself, with your background, who wanted to go into business, what would you tell them to do?
- r. How successful is your business, in your estimation?
- s. What resources have you utilized to help you stay in business?
 - Banks
 - Attorney
 - Accountant
 - SBA
 - Network
- t. How do you make decisions?
- u. What has been one of the most difficult problems in your business?
How did you come up with a solution?
- v. What gets in the way of you operating your business?
- w. What have you learned as a result of your business?
- x. What is special or unique about your business?
- y. How has your business changed? What has changed and how did it change?
- z. What benefits do you get from your business?
- aa. Where do you see yourself five years from now?

- bb. What do you need to attain your future goals?
How will you accomplish them?
- cc. What else do I need to know about you and your business to have a better picture of a successful woman entrepreneur?

APPENDIX D

Case Study Review Letter

July, 1992

Dear

It has been a long time since you shared your thoughts with me about your business. I have had to put the completion of my dissertation on hold for a number of reasons - the closing of my business in Corvallis, the acceptance of a new position in Portland, and a redesign of my research. However, I am now back on the track and plan to finish this year. I have enclosed a case study summary which I believe reflects my understanding of your responses to my questions in our meetings.

I would appreciate it if you could take a few moments to review this summary for accuracy. I will call you next week to determine if there are any changes that you feel need to be made. The summary will not be published in my dissertation with your name on it. Therefore, your name will remain confidential.

Thank you for your continued support in my research. I hope all is going well for you in your business.

Best Regards,

Carol Putnam
24717 Belknap Lane
Monroe, OR 97456
424-2248

Enclosure

APPENDIX E

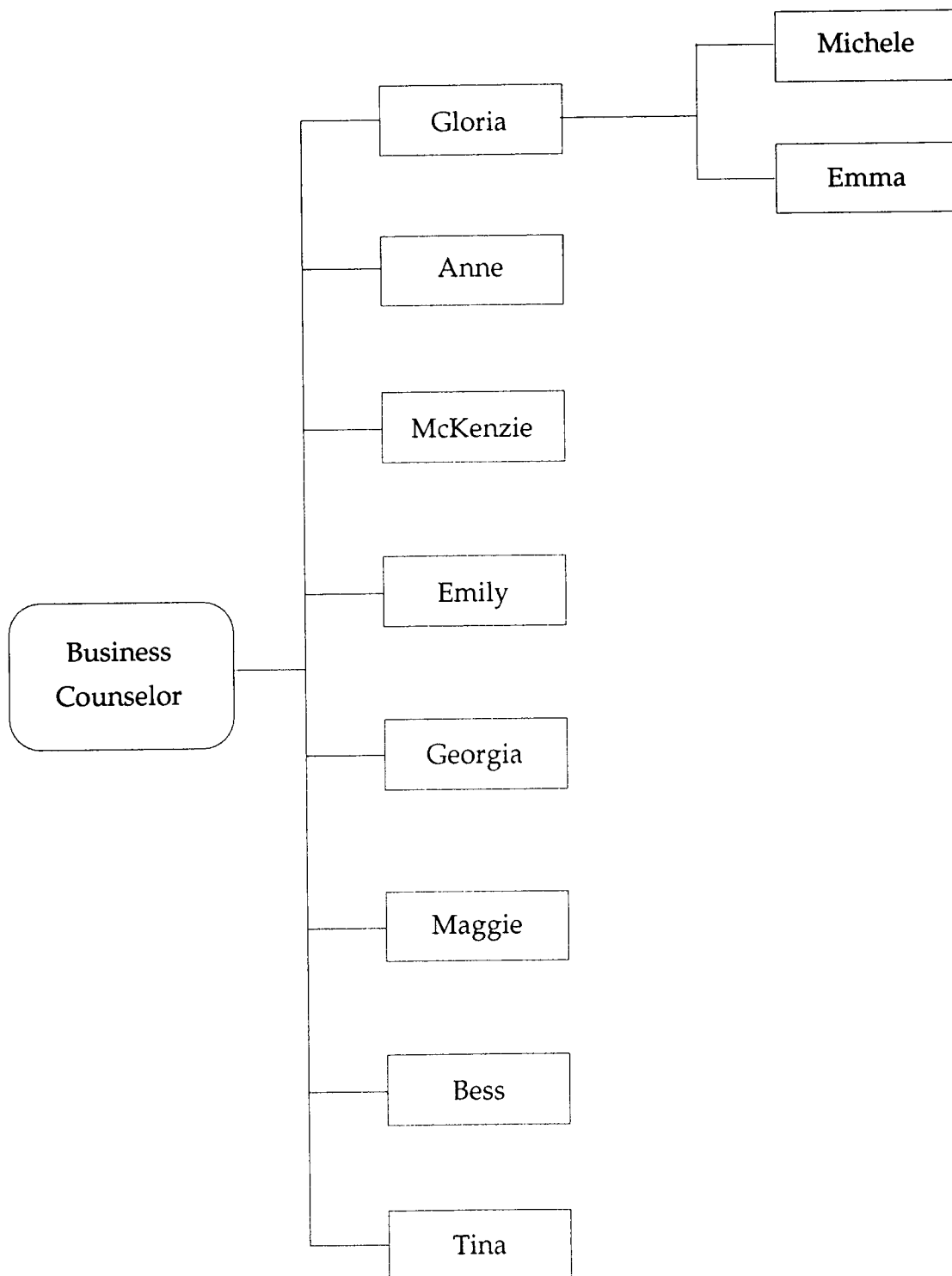
Participants' Responses to Case Studies

Written case studies were sent to each individual participant in this research project. The researcher telephoned each participant after the delivery of their case study for verification and corrections. Five of the participants had no corrections to submit. The other five corrections were minimal in nature and consisted of the following:

1. removal of language in direct reference to her lifestyle. However, Gloria did want the type of medicine she practices specifically indicated.
2. language clarification requested by McKenzie in reference to her parents. She wanted to show the case study to her family and was concerned about the language structure of two sentences that referred to her parents.
3. Bess requested a change in two sentences that referred to her ability to achieve “supermom” status and “team player.” She felt she worked toward those goals, but had not necessarily achieved final status.
4. Emily corrected a sequence of events in her case study. The researcher had transposed events in her community organizing activities.
5. Tina corrected the age that her brother had committed suicide. The researcher had misunderstood Tina’s age reference.

APPENDIX F

Relationship of Participants to Each Other



APPENDIX G

PARTICIPANT DEMOGRAPHICS

Name	Age	Marital Status	Children	Birth Order (Family of Origin)	Education	Type of Business
Gloria	35	Divorced	2 sons	Oldest	B.S., D.C.	Chiropractic
Anne	38	Divorced	None	Oldest	B.S.	Wholesale green house
McKenzie	38	Divorced	1 son	Young-est	B.A.	Interior Design
Bess	74	Married	2 sons	Oldest	Ph.D	Engineering Consultant
Emily	49	Married	2 daughters	Oldest	B.A.	Art Gallery Art Consultant
Michele	30	Divorced/Remarried	None	Oldest	3.5 years College	Computer Systems Consultant
Emma	50	Married	1 son 1 daughter	Second	3.5 years College	Accounting Service
Maggie	41	Married	1 son 1 daughter	Young-est	B.A.	Graphic Design
Tina	35	Divorced	1 daughter	Oldest	1 term College Beauty College	Hair Stylist Salon Owner
Georgia	36	Married	2 daughters	Oldest	B.S.	Women's Resale

APPENDIX H

PARTICIPANT BUSINESSES

Participant	Type of Business	Legal Structure	Percentage of Business Owned	Start-up Capital	Years in Business
Gloria	Chiropractic	Sole Proprietorship	100%	\$20,000	3
Anne	Wholesale green house	Sole Proprietorship	100%	\$40,000	2
McKenzie	Interior Design	Sole Proprietorship	100%	\$0	2
Bess	Engineering Consultant	S Corporation	51%	\$10,000	45
Emily	Art Gallery Art Consultant	Sole Proprietorship	100%	\$5,000	6
Michele	Computer Systems Consultant	Corporation	100%	\$0	5
Emma	Accounting Service	S Corporation	90%	\$0	17
Maggie	Graphic Design	Corporation	50%	\$14,000	7
Tina	Hair Stylist Salon Owner	Sole Proprietorship	100%	\$1,000	10
Georgia	Women's Resale	Sole Proprietorship	100%	\$2,200	7