

What is the Experience of Being a Woman Business Owner in Southwestern Pennsylvania?

Submitted in Partial Fulfillment  
of the Requirements for the  
Degree of  
Doctor of Philosophy

with a Concentration in Organizational Development  
and a Specialization in Women and Organizations  
at the Union Institute & University  
Cincinnati, Ohio

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September 27, 2008  
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## **Abstract**

This study explores how a sample of women business owners in Southwestern Pennsylvania view their business experience and how they describe and define what being in business means to them. In depth interviewing was used to capture the voice and case histories of fifteen (15) women business owners from Southwestern Pennsylvania, whose businesses varied by size, industry and length of time in business. Thematic analysis and a sustainability model of business were used as lenses to filter and analyze the experiences of these women business owners. Six key themes emerged from the interviews and the way the women defined and interpreted their experience of owning and operating a business: Path/Purpose/Passion, Preparation for Business, Perception of Business, Practice and Performance, Principles, and Personal Change and Growth. The themes provided a structural framework used to more clearly describe and define the business model as expressed by the women. Key aspects identified by the women in the model included looking at business as: an unplanned leap of faith; a journey; evolution; relationship centered; reflection of family and culture; enacted values; empowerment and an agency of change; and more than money. The women also identified that within the model a dynamic tension exists between external (profitability and growth) and internal (sustainability) expectations upon their practices and performance and that this tension has an impact on business results, the business owner and the community. This study offers new insights about how woman owned and centered businesses think and operate. It queries whether women business owners are creating businesses from a different lens and whether this is leading to or can lead to the emergence of new business paradigms. Specifically, this research provides a deeper understanding of the challenges and needs faced by women business owners located in Southwestern

Pennsylvania. These insights are important in the creation of meaningful dialogue between women business owners and local government, economic development organizations, banks and business organizations. From an educational standpoint, this research offers new ways to perceive business, especially from a sustainability standpoint, which can provide alternative ways of looking at how businesses can be structured and operate.

This study is dedicated to my parents, Jacob and Dolores Fucich. Though they are not here now to see this in its completion, they had provided the ongoing physical, emotional and financial support to keep me going and never wavered in their belief that I would complete it. Thanks mom and dad; you're sorely missed. I would also like to extend a special thank you to my granddaughter, Kudra, for her unwavering love.

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## **Chapter One: Introduction**

This study explores and gives voice to how a small group of fifteen women business owners in Southwestern Pennsylvania describe their experience of being in business. Through in-depth interviews, this study captures their experience of being in business by allowing the women to express why and how they chose to engage in business; their perceptions of what business and business ownership means to them, including how they view profitability and growth; how they operate their businesses; their definition of success; and the barriers and obstacles that they confront being women business owners. It also explores how these women define their model of business and how they view the relationship between sustainability and profitability within that model.

Gaining an in-depth insight into how women within this particular region view and function in business will be helpful to local planners, educators and support systems that work with women business owners. In addition, having a better understanding of how women perceive various aspects of the experience of business opens the door to new avenues of potential research and theoretical considerations on women business owners.

### *Statement of the Problem*

My quest for a more in-depth understanding of women business owners began after reading a report that had been issued in 2001 by the United States Small Business Administration's (SBA) Office of Advocacy, which, at that time, had released the latest long-awaited data from the Census Bureau regarding women owned businesses. The data was from 1997 and showed that there were 5.4 million women-owned firms, with 7.1 million employees and \$819 billion in receipts. It further showed that the number of women-owned firms was growing, even more rapidly than those owned by men, making up 26% of the

nation's 20.8 million non-farm businesses. Yet, even though the data showed a rapid growth in the number of women-owned firms, it also stated that those firms were only generating *4.4% of the \$18.6 trillion in receipts nationwide*. Amidst a stated increase in the numbers of businesses owned by women, the data also reflected that women-owned businesses were primarily small businesses, with approximately 84% of them having no paid employees and nearly 69% of the firms having gross receipts of less than \$25,000 (Women in Business, 2001, United States Small Business Administration, Office of Advocacy, 2001).

Although there has been a change in some of the demographics of women business owners since the release of the 2001 SBA study, many of the same statistical trends still remain. From 1997-2002, women-owned businesses had increased to 6.5 million. Yet, more than 79% of these women-owned firms were still making less than \$50,000, with the largest increase occurring in the number of smaller employer firms with less than \$5,000 in receipts. Only 1.8% of the women-owned firms had receipts of \$1 million or more and they accounted for 66.6% of the total receipts of women owned businesses (Office of Advocacy, U.S. Small Business Administration, 2006; Lowrey, 2006).

Research on women business owners in Pennsylvania confirms similar findings. Even though the Commonwealth ranks 7<sup>th</sup> in overall number of women owned firms, it ranks 27<sup>th</sup> in terms of growth of number of firms and 36<sup>th</sup> in terms of revenue growth (American Express OPEN, State of Women-Owned Businesses Report, 2011). The region of Southwestern Pennsylvania includes the City of Pittsburgh and the contiguous counties of Allegheny, Washington and Westmoreland. The statistics on women business owners in Southwestern Pennsylvania reflect that they lag behind other regions as well as the overall Commonwealth of Pennsylvania's numbers, with the City of Pittsburgh faring worse than

most of the nation's 50 largest Metropolitan Statistical Areas (Institute for Women's Policy Research, 2002).

Although the numbers of women becoming new business owners appear astounding and are a testimony to women's efforts, they, however, paint only one picture. How women are *really* faring in terms of business opportunities, revenue and growth - the typical and traditional business measures- has not always been clear. Underneath these numbers are the experiences and challenges of women business owners that have not been fully explored or described. The statistical trends provoke some overriding questions such as why have the number of women owned businesses increased, while many of them still remained small, in terms of revenue, employees and possibly even market share? Is it possible that women business owners have a different view of business and the experience of being in business? What does being in business actually mean to women? How do women describe their experience of being in business? Is there something to be learned from women about their experience of being in business?

#### *Purpose of this Study*

This study looks at why women in Southwestern Pennsylvania elect to own a business, why they stay in business and how they view their experience of being in business. This study is important because local studies (Bangs 2004) in particular have shown that the Southwestern Pennsylvania area has not traditionally supported the economic and political advancement of women.

The Southwestern Pennsylvania region has a rich history of immigration, hard industry, such as steel mills, and old money that emanated from the captains of these industries. Accompanying that history is also a culture that has been steeped in

provincialism and patriarchy, making it even more difficult for women to enter, be accepted and succeed within the “mainstream business” community (Bangs 2004). I define “mainstream business” as being the dominant paradigm in business that has had its roots in a capitalistic economic system and which has provided a set of assumptions and theories that have directed what is considered normal and acceptable actions and values in business.

The overall taxing structure, lack of business incentives, and the local union environment have led some to believe that Pennsylvania, and especially Southwestern Pennsylvania, is a tough environment for business in general. It is an even tougher environment for women who start and struggle to maintain businesses in Southwestern Pennsylvania. It is the 21<sup>st</sup> century and women business owners still talk about the difficulties that they face in starting businesses and obtaining contracts and loans. As one woman who owns a strategic planning and communications firm said simply in an article she wrote in the Pittsburgh Post Gazette about the inclusion of local women leaders, “The rules are different here for women” (Carpenter, M., 2005, pp C9, C11).

Considering all of this, what motivations and reasons may contribute to women in this region starting and staying in business? This has led to my asking, what does the experience of being a woman and a business owner really mean to women in Southwestern Pennsylvania? How do women in this particular region define and interpret their experience of owning and operating a business?

Many of the traditional business practices in the United States have been primarily based upon on the values of white, European males (Proudman, 2001) and business ownership and entrepreneurship have been viewed through the lenses of traditional,

masculine characteristics and traits (Ahl, 2006; Baron, Markman, & Hirsa, 2001; Bird & Brush 2002; Brush, 1992; Gupta, Turban & Bhawe, 2008; Lewis, 2006; Marlow, 2002).

Women owned businesses, however, do not necessarily embody the same characteristics or values that are seen in traditional business. They are generally smaller, grow more slowly, and are less profitable (Fasci & Valdez, 1998; Hisrish & Brush, 1984; Kalleberg & Leicht, 1991; Rosa & Hamilton, 1994). Some researchers (Fasci, & Valdez, 1998; Lustgarten, 1995; Humphreys & McClung, 1981; Pellegrino & Reece, 1982; Schwartz, 1976) have found that businesses owned and operated by women tended to perform below traditional industry standards, including having lower than average earnings. This has been referred to by DuRietz & Henrekson (2000) as the ‘female underperformance hypothesis.’ The mere referral to women’s businesses being underperformers is indicative that they are measured towards a standard that may or may not be owned or described by them.

Women, as new entrants to the business world and the business culture have been subjected to the defining restraints that have been posed by this business model, such as what are considered acceptable and successful rates of growth, revenue, profitability and employment. The strength and dominance of the current business model has pushed women in the direction of developing their businesses following similar structures, standards and measures. When we look at the data regarding women owned businesses we begin to find that it doesn’t necessarily mesh with the definitions of success put forth by “mainstream business” such as business size, revenues, income and number of employees (Small Business Administration, 1995, 2001).

Various reasons have been posed as to why most women owned businesses do not meet the traditional business standards - women do not have access to the capital that is

necessary to grow a business (Center for Women's Business Research, 2002); they do not have the same access to contracting and procurement opportunities that may help them to build their business (Small Business Administration, 1993); that they work their businesses only part-time due to choice or conflicting family and household roles or that they start businesses in order to have more flexibility in their schedules so that they can also attend to family responsibilities (Lustgarten, 1995; Kallenberg & Leicht 1991).

As the numbers of women starting businesses has increased, so has the interest and research on women business owners. Numerous empirical studies have been done on why women start businesses, the obstacles and barriers that they face while they are in business, and the differences in management and operation styles of women business owners compared to male business owners. Inman (1997) shares that often traditional theories and especially neoclassical economic theories are used as a basis to study entrepreneurship. These traditional theories may not be able to explain the entrepreneurial choices that women make which may be better understood through feminist theories.

While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female-led ventures. These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research



focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts. We argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. (Greene, Hart, Gatewood, Brush, & Carter, 2003, p.1)

I argue that within and beyond these observable differences, there is the experience of being a woman and a business owner that has yet been undiscovered and has been undefined by research. The importance of understanding how women interpret their business experience is reflected by Carol Frenier, a woman entrepreneur in her book, *Business and the Feminine Principle*,

I sensed for a long time, however unconsciously, that my real task in business, as in life generally, was to find a way back to my own feminine core so that I could grow back my own hands. I wanted the masculine part of me to be able to work in the world on my own feminine terms. I have known well that dead corner within. All of the difficulties and irritations of being a woman in business have prickled and prodded me deeper into a nameless grief. I have been overwhelmed by this grief and not known what it was. It has only been over time that I have learned that this grief was about knowing that I was not known, most painfully not known to myself.

What I described earlier as stumbling in the making of business decisions was my failure to recognize and validate my feminine essence. It was not that I did not know what I wanted to do. But something in the business environment made me question my judgment so totally that I actually lost touch with the fact that I had any judgment at all. I could sense that I did not view the world in the same way that the men around me viewed it. Instead of standing on my own view - or even looking to see what that view may be - I became enveloped in self-doubt. The end result was paralysis. As a substitute for being able to operate from my feminine core, I have sometimes craved the comfort of collective standards and collective approval, and I still feel disproportionate fear about losing conventional financial security. (Frenier, 1997, p. 152)

Minnich (1990) states that knowledge requires many of us, and that even apparently incompatible models or metaphors can provide part of the picture - if we give up the notion that there is one right way of knowing it, that only one paradigm can or must rule. She further asks, "What would it look like if we were, today, to put women in the center, as feminists have long said we should?" (Minnich, 1990, p. 115) What does the business experience look like if we put women at the center of that experience?

My own experience as a woman and a business owner for over twenty years has led me to seek the deeper reasons that I have chosen to become a business owner and to remain in business, sometimes during very adverse times. I have questioned myself as to which business paradigm I follow. Do I really aspire to attain the success measures that seem to be put forth by "mainstream business?" What does owning a business mean to me personally as

a woman? I realized that regardless of opportunity, I have deliberately chosen to remain small according to traditional business measures and I do not desire to have a large enterprise either by revenue, number of employees or market share. I do not focus on profitability or gaining competitive advantage, but rather on doing quality work and making enough revenue to meet the needs of my business, my family, my community, and myself.

These questions provoked me to explore authors such as E.F. Schumacher (1973), Lewis Hyde (1979), and D.R Margolis (1984), whose writings provided an alternative way to view work, the marketplace and economics. As a result of my reading and reflection, I began to think about alternative paradigms for business and to develop my own theory about business and my experience of business.

### *Sustainability, a Different Model of Business*

Tomer (1998) talks about the dominant business model emanating from a machine model of organizations, which is basically linear and analytical. In many ways, it is a basic concept of inputs leading to outputs. Inputs have traditionally been measured by a firm's ability to produce the most using the least amount of resources, a cost efficiency model. Outputs of business that are traditionally measured include revenues that have been generated, jobs that have been created, and profits that have been realized after expenses. The middle portion of the linear equation from inputs to outputs is vital as it includes the processes which enable the business to function. Those processes are wrought in practices, the values which we bring to those practices, and our ability to develop and sustain relationships that are critical for implementation. The traditional and mainstream paradigm of business is that it is a planned and well-thought out intentional enterprise with an end goal

of creating profits (more than is needed) and growth (growing larger, getting more employees, more profits, etc.)

‘Mainstream business’ (which I am defining as the predominant business model focused on increasing growth in revenues, profits, market and jobs) operates on the key concept of profitability, which is centered in creating and exchanging enough goods and services so that there is an excess of resources after expenses.

My definition of a business based on the profitability model reflects the machine model of business organization (Tomer, 1998) and includes aspects of Schumpeterian entrepreneurialism (Schumpeter, 1934). In the profitability model that I use, business is seen as an external creation that is to be managed and is nourished by profit. Power is expressed through the acquisition and control of resources. Win-lose outcomes are necessary to gain the competitive advantage needed to generate the excess in resources. Business priorities are ordered through the external marketplace and the time value is placed on now, to take advantage of all opportunities to realize a profit. Goods and services are divestible in order to be able to continually create new opportunities that can generate more profit. Divestible (wealth amassing) work becomes a source of power, control, and acceptance within business as well as the political sphere.

The profitability model has become the basis for economic development within communities, cities and states. This business model is not necessarily wrong, but it may not be the only paradigm or one that is acceptable to most women and possibly some men.

For example, what if the paradigm isn’t linear? What if it is circular? What could that say about how the model of business would operate? What can we learn about business from looking at different paradigms? The issue is that we tend to use the same lens and the

same paradigm - the one that has been held in mainstream business- to determine whether a business is successful and acceptable. Could women, in their creation of businesses, be a creating new models and paradigms of business? What might we learn from women and their worldview about business creation and organization by looking at how they voice their experience of business? What especially can be learned by studying a group of women business owners from a region that has statistically and through research, demonstrated itself to be an area that is challenging for women in general and women in business in particular?

My definition of business is one of sustainability and it is a model that operates, in many ways, on the fringes of the “mainstream of business.” It is one that may not be easily accepted or supported by current business practice and standards. This definition of business includes aspects of social and corporate responsibility (Hawken, 1993; Montiel, 2008; Pater & van Lierop, 2006). It also incorporates the emergent thinking of economic sociology and alternative economic and business theories (Brandt, 1995; Calas, Smircich, Bourne, 2009; Daly, 1996; Folbre, 2001; Frankel, 1998) that see business as having a more encompassing purpose of integrating social, ethical, and environmental concerns as part of business practice. Lastly, it integrates the concept of the triple bottom line (Elkington, 1994) whereby business addresses social, economic and environmental concerns and satisfies a diverse set of stakeholders. More importantly, this definition looks through a lens of emerging paradigms that discuss the unique perspectives and value base of women (Bird & Brush, 2002; Flinders, 2000; Schaeff 1985). My definition is similar in aspects to many of these paradigms, but I put forth an additional concept of investible work which is related to a future time concept, varying from some of the current paradigms that state that women are present oriented (Bird & Bush, 2002) or that for women time is cyclical (Schaeff 1985).

My definition of sustainability in business is as follows: Business is seen as self-discovery and connectedness and is centered in relationships and the unfolding of spirit in one's work. Work is nourished by spirit. Resources, which may be limited, must be managed. Enough goods and services are created and exchanged to pay expenses and to provide for oneself and one's family needs and community interests as self-defined. The focus is not on seeking excess, but just enough, as it is individually defined. Opportunities for win-win outcomes are sought. Power is expressed through relationships and priorities are ordered through relationships. The time value is future oriented as the implications of all actions are considered not only by their present effect, but their impact on the future. Sustainability does not and should not imply poverty. It places resource usage and wealth generation in a new light and makes room for the acceptance of investible work or that work which gives back.

This alternative definition of business considers that business is one's work or occupation, a rightful concern. It is the 'busyness' which occupies my head, heart and spirit and my skills, talents and gifts as I pursue my path and purpose in life. In this light, business is a journey of self-discovery, ignited not by a desire to grow or amass, but by a flame of spirit.

When the paradigm and lens of how we view business shifts so may the measures that are used to determine the success of business. Potential measures of success within the sustainable model of business could evolve to looking at the ability to retain jobs and employees, rather than just job growth; the ability to place back into a business enough resources to insure that employees have a decent quality of life; resource conservation rather than exploitation; reinvestments that improve upon product quality and customer

relationships; and the capacity of a business to create meaningful partnerships with the community in which it resides and serves.

Often, we tend not to look beyond the boundaries set in place by the systems we've created and the policies that they have born. This is evident in our research and our thinking. It is too convenient to remain with the status quo and much more challenging and difficult to be creative and see beyond the boundaries that we have established. What results is a system that is held in place by our lynch pins of beliefs that growth is always good and better and should be everyone's end goal in business. To move beyond and think of business as possibly having other purposes in people's lives is in contradiction to an established system. It is easier to keep everything in alignment and have people, their lives and their work, remain within established lines. Coloring outside those lines demands creative thinking and an acceptance and a willingness to consider that business can fulfill roles in people's lives and the community that moves beyond growth and profit for their sakes alone.

#### *Research Questions*

More and more women are choosing to become business owners. It is possible that through the ownership of a business women are also becoming the creators of new types of business paradigms. Instead of seeking integration (blending with the dominant model), adaptation (changing to fit the dominant model, or merging (being absorbed by the dominant model so as to lose identity), women may be creating new definitions of business by what they ascribe, describe or define as being important to them in business.

This study begins to ask if the predominant model of business is one that is customary to women business owners. As mentioned before, success in business is generally measured from the standards put forth from the current 'mainstream business' paradigm.

What then are the potential results of actualizing a different and possibly more acceptable model?

By looking more deeply into the business ownership experiences of fifteen women in Southwestern Pennsylvania, this study begins to gain insight into why these women elect to own a business and how they stay in business in an environment that has not traditionally supported the economic advancement of women (Bangs, 2004; Center for Women's Business Research 2002; Center for Women's Business Research 2004 Center for Women's Business Research 2006)? Considering what the overall revenue data says about women in business, this study begins to shed some light into what other reasons besides revenue may contribute to why these women start and stay in business.

In essence, this study explores the question of how these women from Southwestern Pennsylvania define and interpret their experience of owning and operating a business. How do their definitions of business and the organization of business fit or not fit into the traditional, mainstream definition of business? Could another theory, one based on sustainability as opposed to profitability provide an explanation?

#### *Nature of the Study*

Van Manen (1990) shares that we need to seek lived experience in the world, which upon reflection, can begin to shed light on its fundamental nature. This research is focused on studying the lived experiences of fifteen (15) women business owners from Southwestern Pennsylvania, varied by size, industry and length of time in business. For the purposes of this study, I am using the United States Small Business Administration's parameters for a Women Owned Business (WBE): It is a business concern that is independently owned and operated, and organized for profit and is at least 51% or more women-owned, managed, and



controlled. In addition, it must be evident that the woman business owner directs the management, policy, fiscal, and operational matters of the business.

In depth interviewing was used to develop a critical case model (Patton, 2002) of the experiences of these women business owners. Thematic analysis was used to perceive and analyze these experiences from the lens of a sustainable model of business.

#### *Scope and Limitation of Study*

This study is limited in both the size of the sample and the scope. The study sample is not and is not intended to be representative of all women, in all businesses, everywhere. It is focused specifically on and limited by the experiences of women from Southwestern Pennsylvania and are reflective of the conditions and culture of this region.

Participants were selected in particular from Southwestern Pennsylvania because of the researcher's familiarity with the region; the researcher's accessibility to cases within this region and; because local studies (Bangs 2004) have shown that this region is a challenging environment for women business owners. Efforts were made to vary the research sample by type of business, size of business (revenues and employees) and length of time in business. Male business owners were not included as part of this research.

#### *Theoretical Framework*

Feminist research methods (Reinharz, 1992) were used to help develop the research design and allow for the voices of the women business owners to emerge. A sustainability model of business, as described above, was predominantly used as a lens to filter and analyze the experiences of these fifteen women business owners and their business paradigm.

### *Significance of the Study*

Ahl (2006) maintains that research on women entrepreneurs has suffered from various shortcomings, such as: a one-sided empirical focus (Gatewood, Carter, Brush, Greene, & Hart, 2003), a lack of theoretical grounding (Brush, 1992), the neglect of structural, historical, and cultural factors (Chell & Baines, 1998; Nutek, 1996), the use of male-gendered measuring instruments (Moore, 1990; Stevenson, 1990), the absence of a power perspective, and the lack of explicit feminist analysis (Mirchandani, 1999; Ogbor, 2000; Reed, 1996). Most studies of women business owners have been quantifiable in nature. This qualitative study adds to the field by providing an in-depth look at how women perceive and experience business as expressed in their own voice. It especially adds to the local knowledge of women business owners in Southwestern Pennsylvania.

In addition, by using a sustainability model of business, this study offers a new potential theoretical basis to begin to think about and look at women business owners. As Hurley (1991) has suggested, there is a need for new theories that are female-based to be used to investigate business ownership by women.

### *Outline of the Study*

This study begins by looking at how paradigms and theory are created and the predominant paradigm being used in business today (Chapter 2). Some of the 'lost' paradigms of women in business are discussed as well as some of the newly emerging ones. Lastly, an overview of the national and local demographics and characteristics of women business owners is provided.

The methodology that was used in this study is outlined in Chapter 3. This includes the research study design, solicitation and selection of participants, informed consent, interview protocol and data collection, and limitations of the study.

Study results and findings are discussed in Chapter 4. The methods used to analyze the data are described including how the data was organized and coded. The resulting themes are outlined and explained. A demographic analysis and a description are provided of the study participants. The findings, by key themes, are then discussed in detail. The key themes include their purpose/path/passion for starting a business; their preparation for business; their perception of business; their practices and performance in business, the principles they hold about business, and their personal change and growth as a result of owning a business. Chapter 5 provides a summary of the study and findings and recommendations for future studies.

## **Chapter Two: Literature Review**

### *Introduction*

The Literature Review begins by looking at the importance of paradigms and theories, how they are created and how they can direct assumptions and actions. This provides a foundation for understanding the lens that is frequently used when discussing mainstream business and the acceptance and expectation of certain perceptions and behavior in business. Paradigm shifts and new theory is created when perceptions of the world no longer match the normalized current paradigm.

Women often hold a different perception of the world which can be reflected in alternative assumptions, actions and expectations. The next section describes and discusses some of these varying perceptions and the resulting paradigm shifts and theories that they reveal.

An overview is provided of the characteristics and demographics of women business owners. This is followed by a more specific description of women business owners in Southwestern Pennsylvania.

### *Paradigms and Theories*

Frequently, when looking at the characteristics and actions of women business owners, a comparison is being made, whether overtly or ambiguously, between women business owners and what is known and accepted as a mainstream business model. The mainstream business model is a paradigm that emanates from a theoretical basis of what should constitute appropriate business activities, actions and behaviors. This theoretical basis has evolved over time as a function and response to the acceptable values and actions of those who historically have dominated the business world in the United States, primarily

White, European males. When looking at women business owners it is important to understand that the lens that we may be using may not adequately or accurately reflect the world view of many women or their values, practices and experiences.

But what is a paradigm? Eggert (1998, p. 1) imparts that, “paradigms are a way of looking at a situation, a particular worldview, a set of assumptions about how the world works.” As a particular worldview, they become the foundation for the theories, metaphors and images that shape the intellectual constructs we regularly employ and that reflect the underlying rules of the game. Paradigms provide a way for us to approach life or to understand a situation. While paradigms can define our potential for perceiving, thinking, organizing and acting, they also can impede our ability to see other possibilities. Paradigms can become so common that they are the lens from which we are expected to make sense of the world. When they become the ‘normal view’ of the world, the lens that they provide can become stubborn and inflexible, not allowing anything new to emerge from the landscape. Capra states that,

...the current paradigm that shapes the West and whole world and the thoughts, perceptions and values that form this paradigm include the scientific method, mechanical view of the universe, concept of matter being made of building blocks, value of competition and belief in unlimited progress achieved through economic and technical advancement. (Capra, 1982, pp. 30-31)

Each field of professional or academic activity has developed its own common and accepted way of thinking and holds certain assumptions about the world in which we live. These assumptions create a guideline which both directs and restrains our thinking and

action, and a filter from which we view and often judge the action and behavior of others. A paradigm shapes the field of study, sets parameters for inquiry, identifies the focus of a study and gives an identity to those who practice in the field (Eggert, 1998, p.14). Eggert (1998) says that we rarely examine our operating paradigm but do critique the metaphor and theories grounded in the dominant paradigm.

Kuhn, in *Structures of Scientific Revolutions* (1970), talks about how ideas, data and experiences get dismissed as anomalous and unworthy of attention because they do not fit into the dominant paradigm. As more and more of this anomalous data are collected they become more difficult to ignore and dominant theories lose their prior ability to help people understand their world and to solve their problems. When that failure occurs, when the data no longer fits within the current paradigm, the way is prepared for a new paradigm to come to favor, that is, for a paradigm shift (Eggert, 1998, Kuhn, 1970). But Kuhn also says that there is more than one perspective for any situation and more than one theory can be applied to any set of data, but as long as we have a theory and method that appears to be working, we won't seek an alternative. The question, of course, becomes working for whom?

Emanating first in the mind of one or even a few individuals, a new interpretation of the world can occur. This becomes the first step by which the possibility of a new paradigm emerges and from which we begin to look in new places or use new instruments.

During revolutions, scientists see new and different things when looking with familiar instruments in places they have looked before. It is rather as if the professional community had been suddenly transported to another planet where familiar objects

are seen in a different light and are joined by unfamiliar ones as well.....after a revolution scientists are responding to a different world. (Kuhn, 1970, p. 111)

When we sit between paradigm shifts, we stand in what is considered typical or customary. It is what Kuhn calls “normal science” and, “no part of the aim of normal science is to call forth new sorts of phenomena; indeed those that will not fit the box are often not seen at all (Eggert, 1998; Kuhn, 1970).” Eggert states that new paradigms aren’t merely extensions of the old paradigm, but rather become “reconstructions” that alter many of the basic theories and practices that we hold.

New paradigm not only offers a better idea about how the universe works but also provides a new set of concepts for describing the world, new methods for exploring the world, new standards for what is worth exploring, what problems are worth solving and what is worth knowing. The new paradigm cannot be described in terms of the old. It sets its own terms. When the paradigm shifts, a new science is born. (Eggert, 1998, p. 21)

This new paradigm opens the door for the creation of new theory. Theory-building is reality-building and theories are vehicles that help us to explain, predict or control our world (Argyris, 1974). Espoused theories are what we say we would do under certain conditions, while theories-in-use reflect how we actually act or behave in certain situations. Sometimes our espoused theory and theory-in-use are congruent and at other times they are inconsistent. Argyris (1974, p.7) further states that we cannot learn from someone’s theory in use by simply asking, but rather that it is

constructed from observations of behavior of human activity, including organizations and the marketplace.

Theories-in-use help us to maintain some consistency and predictability in our world view and provide a means for getting what we want. They guide the strategies and actions that we need to use to obtain a certain outcome; specify which variables interest us; and thereby set boundaries for action – priorities. Within these boundaries, theories-in-use provide the programs to action by which the variables may be managed. Theory changes when our theories-in-use are no longer effective in providing consistency to our world view.

The mainstream business model is the dominant paradigm in the marketplace. As such it has provided a set of assumptions and theories that have directed what is considered normal and acceptable actions and values in business. The current business paradigm has its roots in a capitalistic economic system. Adam Smith, who is known as the father of modern economics, outlined the principles of the market economy. Smith felt that individuals seek to maximize their own personal gain and that economic activities derive from them trying to meet these needs.

In the modern economic paradigm, conventional community expectations and legal precedents relating to business corporations are based on the assumption that businesses are the basis of the economy and the primary source of modern society's health and well-being. It is therefore assumed that society benefits when businesses increase their own wealth and power and that businesses should have special legal protections and privileges that enable them to keep growing in size, power and wealth. The history of the business corporation over the last four hundred years



demonstrates how corporations were continually given more privileges and power in relation both to individuals and to the community at large. (Brandt, 1995, p.197)

Variances in this paradigm can be seen in the emergent thinking of economic sociology and alternative economic and business theories (Brandt, 1995; Folbre, 2001; Calas, Smircich, Bourne, 2009). These theories discuss business as having a more encompassing purpose that integrates social, ethical, and environmental concerns as part of business practice. Hawken (1993) addresses the need for corporate responsibility for social and environmental problems due to the prominent and dominant nature of business and shares that, “to create an enduring society, we need a system of design of commerce and production where each and every act is inherently sustainable and restorative.” He further states,

I have to believe that we in America and in the rest of the industrialized West do not know what business really is, or, therefore, what it can become. Perhaps this is a strange remark, given that free-market capitalism is now largely unchallenged as the economic and social credo of just about every society on earth, but I believe it’s correct. Despite our management schools, despite the thousands of books written about business, despite the legions of economists who tinker with the trimtabs of the \$21 trillion world economy, despite and maybe because of the victory of free-market capitalism over socialism world-wide, our understanding of business – what makes for healthy commerce, what the role of such commerce should be within society as a whole – is stuck at a primitive level. (Hawken, 1993, p.1)

Our current business model also has foundations in the Schumpeterian Approach of entrepreneurialism espoused by Joseph Schumpeter in 1930-40s. His approach of business development and success includes being willing to take high risks, use large amounts of capital, be innovative enough to change industries and measure success by having enough power to destroy the competition (Schumpeter, 1934).

Although these paradigms have guided business through the years, the question remains whether women, through the creation of enterprises that reflect their particular world view, set the stage for the development of a new emerging paradigm in business? If we look deep enough, could it be that although women business owners feel they may have to adopt a particular theory-in-use in order to even participate in the marketplace, that they adhere to a deeper and unknown espoused theory of business?

#### *Lost Paradigms of Women in Business*

Somehow, we seem to resonate to the idea that women owning businesses is a new phenomena and that the social, cultural and economic changes in the twentieth century created openings that enabled women to demonstrate their interest and skill in business. Women in business in the United States really reflect a much older business tradition. They had a significant presence in the marketplaces of the 19<sup>th</sup> century, representing an array of entrepreneurial pursuits such as selling feminine finery, food and lodging purveyors, keepers of houses of ill-repute, owners of grocery and variety stores, book and newspaper dealers, healers, midwives, apothecaries, tobacconists, jewelers, and embalmers (Gamber, 1998). However, the efforts and practices of these women have been excluded from business history. Gamber (1998, p.192) states,

Despite their not insignificant numbers, female entrepreneurs fall between a number of historiographical cracks; perhaps one reason they have received so little scholarly attention is that they fail to fit easily within interpretative paradigms....more often than not, analyzing the business of women means shifting the focus, not from big to small, but from small to microscopic.

The 19<sup>th</sup> century was an era that embraced a doctrine of ‘separate spheres’, a concept that neatly divided the world into male and female, public and private, and work and home, and which assumed that there was a fundamental difference between men and women (Gamber, 1998). This difference carved out certain characteristics – ambition, assertiveness, competitiveness – which were seen as being inherently masculine and necessary to succeed in business. It was assumed that women did not possess these necessary traits and that the proper place for women was in the home. Women, however, were engaged in a variety of small enterprises, alluded to as petty entrepreneurialism. Many were artisans or had capitalized on their domestic skills, extending them into the marketplace.

Gamber (1998) states that the experiences of these women have been lost in business history because they were small enterprises which did not meet the standard definitions of business – the concept of the “firm”, a tangible and physical site of production that sought greater efficiency and more substantial profits. “Thus not only did men and women run different kinds of businesses (a fact that these historians attributed to women’s “choices” rather than to discrimination), they embraced different- “non-market” – business values, practices, and customs; in short women brought women’s culture to the business world ” (Gamber, 1998, p. 201).

Peiss (1998) states that in the early 20<sup>th</sup> century women found their way to the marketplace regardless of the dominance of a masculine business world. She shares how the beauty business was a powerful force in the early 20<sup>th</sup> century economy, as it is now. She cites the example of the rise of Avon, one of the largest cosmetic firms in the United States and how women had an active and dominant role in its growth.

As women became engaged in selling beauty products, many of these women pioneered the commercial techniques that we use today. Women sold the rights to other women to use certain beauty methods and products or to open an establishment under a certain name, introducing early on the concept of franchising, and did so according to Peiss, “even before they had the right to vote” (1998, p.232). Women used a concept similar to multi-level marketing within the pyramid organization to recruit and train women to sell beauty products and services, thus helping to engage and support other women in business.

Women used their social networks – friends, family, and community – to build a commercial network. Many of the beauty systems created clubs which were similar to benevolent societies. In addition to offering protection from imitators and frauds, they also provided aid, insurance and death benefits and opportunities for leisure and philanthropic work. Using their businesses, their products and services, and their networks, these women obscured the distinctions between business, philanthropy, community-building, and politics (Peiss, 1998).

These women enterprises suggest that there were alternative paths in the creation of mass-consumer goods and service industries, paths we know little about because business history has largely, although not exclusively, focused its attention on the

triumph of continuous-flow production, rationalized systems of distribution, national media-based advertising, and the rise of the mass market. (Peiss, 1998, p. 236)

One of the earliest women to speak about issues concerning business and organizations was Mary Parker Follett (1868–1933). In the 1920s, Mary Parker Follett (Graham, 1996) commented and wrote on concepts such as leadership, power, conflict integration and circular behavior, empowerment, teams, networked organizations, the importance of relationships within and among organizations, and authority and control. Her ideas were way ahead of her time and they emanated not from her work in the business world but as a social worker and an activist in Boston's immigrant neighborhoods and the national community centers movement. But to Follett, business was a social institution.

She developed a vision of democracy as a vibrant, participatory process based on the continual integration of differences in groups and examined the creative group process, crowd psychology, neighborhood and work, governance, the self in relation to the whole, and the ideals of integration, synthesis, and unifying differences. Many management writers of today have pointed out the importance and relevance of her work.

After her books *The New State* (1918) and *Creative Experience* (1924) were published, progressive business leaders invited Follett to apply her ideas about power, leadership, and the constructive resolution of conflict to the problems of business management. She was invited to deliver a series of influential lectures to academics and business leaders at Oxford University, the London School of Economics, and the nation's first executive development seminars in New York. Her work forms the basis for many of our current dialogues on such things as collaborative leadership, conflict resolution, worker

empowerment, self-managed teams, inclusivity and diversity, and corporate social responsibility.

### *Emerging Paradigms of Women*

The question to ask is what are some of the paradigms that may describe the world view of women? Flinders (2000) describes the historical evolution and emergence of two cultures, which she has identified as Belonging and Enterprise, which differ in their perspectives and value base. These two value bases reflect a particular way of being in the world. According to Flinders, the values of Belonging were an evolution of adaptations to pre-agricultural life; while the values of Enterprise emerged as a response to agricultural and then industrial life. From then on, the values of Enterprise have held a dominant position. Flinders states,

The sensation of existing side by side, but in sharply separate spheres, has to have been particularly acute between men and women. By no stretch of the imagination could one argue that the lists of Belonging and Enterprising values represent the “feminine,” and the “masculine.” But from the time of the Agricultural Revolution onward, they would be understood as exactly that. Even now, in our own culture and most others, a young man is far more likely to be rewarded for embracing the values of Enterprise, and a young woman for honoring those of Belonging... Together, they form a dynamic whole – a syndrome, if you will, or an orientation or ethos. (Flinders, 2000, pp. 78, 43)

Following is a list of values that Flinders associated with the two cultures.

*Table 1. Listing of Values in Cultures of Belonging & Enterprise*

<b>Values of Belonging</b>	<b>Values of Enterprise</b>
Connection with land	Control and ownership of land
Empathic relationships to animals	Control and ownership of animals
Self-restraint	Extravagance and exploitation
Conservatism	Change
Deliberateness	Recklessness and speed
Balance	Momentum and high risk
Expressiveness	Secretiveness
Generosity	Acquisitiveness
Egalitarianism	Hierarchy
Mutuality	Competitiveness
Affinity for alternative ways of knowing	Rationality
Playfulness	Businesslike sobriety
Inclusiveness	Exclusiveness
Nonviolent conflict resolution	Aggressiveness and violence
Spirituality	Materialism

Flinders indicates these two paradigms don't reflect that one ethos is better than the other. Rather, she states,

The profound consequence of the domination of the Enterprise value system over that of Belonging was that women lost power and voice, and for decades we've interpreted women's role in history from the perspective of that dual loss. But what we've failed to realize is that it wasn't just women who incurred massive losses. The

lost “half” of who we are, collectively, is that constellation of values; and that loss has impacted men as injuriously as women, though in different ways. (Flinders, 2000, p. xxxiii)

Flinders goes on to say, “Gradually I began to suspect that the missing half wasn’t just women after all, or even the body of “what women know.” Rather, what was in exile was a way of being in the world, an *ethos* or a *gestalt*” (Flinders, 2000, p. xxv).

Over time, rather than integrating the values of Belonging with the values of Enterprise, to create a “dynamic whole,” civilization decided that the values of Enterprise allowed for new possibilities and that through the expression of these values, men would take precedence. When the values between the cultures collided, “like a tectonic plate, too massive and too real to simply crumble or vanish, the old one slid beneath the new, and women slid with it” (Flinders, 2000, p.89). Many of the fundamental values of Western civilization represent the values of the culture of Enterprise and they have become essentially what we have written about as our history. The reason that the values of belonging have become so obscure is that the people for whom they are second nature, women, tend not to be comfortable in thinking strategically or combatively.

Flinders relates that if we had been able to integrate the values of the two cultures, our history over the past several thousand years would have appeared very differently. “Economies and social structures might have evolved that balanced human beings’ needs for complexity and outward exploration with their needs for connection and interiority” (Flinders, 2000, p. 138).



It's tempting to see in the intersecting political, economic, and social forces that define us today a culmination of Enterprise itself – as though its logical conclusions were very close to being reached. What inclines me most to that opinion is that the inherent contradictions of Enterprise are pulling at it – at us as a society – to an unprecedented degree, giving rise to something it doesn't seem at all exaggerated to call a *deep epistemological panic*. (Flinders, 2000, p. 136)

Another striking paradigm is offered by Schaeff (1985) when she compares what she calls the White Male System, her descriptor of a dominant, patriarchal system, and what she describes as the Female System. Schaeff states,

The White Male System is in general an analytical, defining system. The Female System, on the other hand is a synthesizing, emerging system. The White Male System feels the need to analyze, understand, and explain the world. It does so by taking a whole, breaking it down into its component parts, and defining each of these parts in turn. People and things are seen as being however they are defined. The Female System sees the world as constantly growing and changing. It cannot be defined; it can only be observed as it emerges. Understanding comes from watching, learning from and facilitating the process of emergence. One does not need to pick something apart. One does not need to control or define.

...Because it refuses to see the worth and meaning inherent in differences and perceives them as threats to be overcome, the White Male System is a closed system. It stifles creativity and devours itself from within. It wastes and loses energy and is moving toward a state of entropy. Because it

perceives differences as opportunities for stimulation and growth, the Female System has been nearly eaten up by the White Male System. Women have recognized the White Male System as different from their own and sought to learn from it. But our genuine curiosity and interest – not to mention our need to survive- has backfired. We, the subordinate and inferior people, have embraced the System of the dominant and superior ones – but our own has been ignored or undetermined. (Schaeff, 1985)

Some of the key differences prominent within each of Schaeff's systems are described in the table on the following page.

Table 2 *Schaef's Differences Between Female & White Male Systems*

	<b>Female System</b>	<b>White Male System</b>
Time	Process, a series of passages or cycles	What the clock or calendar measures
Relationships	Peer	Superior/Inferior One up/One down
Focus	Center of universe is relationships including relationship with self and the universe; everything is funneled through, related to & defined by relationships	Center of the universe is self & work; everything is funneled through, related to & defined by self & work
Work	What we need to do with our life based on creativity, bonding, humaneness, and service	What we do to make money; profit and power driven
Power	Limitless/ When shared it regenerates and expands	Zero sum/ Based on a scarcity model; Used to exert domination and control over others
Money	Relative and symbolic – no meaning or value in and of itself	Absolute and real – has intrinsic value
Leadership	Facilitate- enable others to make to make their contribution while making one's own contribution	To lead by being out front at all times, having all the answers and presenting a strong, powerful and all-knowing image
Rules	Developed to increase freedom rather than impose limits –used to facilitate personal growth	Used to control others and limit their freedom and to support the system, can take precedence over the individual
Thought	Multivariant & Multidimensional; creative	Linear; efficient
Processing data	Intuition/Feeling	Rational
Logic	Clear, balanced progression in which grace and power are possible	Tool to win

Communication	Purpose is to understand, be understood and to bridge	Purpose is to confuse, win, stay one-up
Negotiation	Way to clarify wants and goals and goal is to have everyone realize as many wants as possible	Goal is to manipulate others and to win
Defining Responsibility	Ability to respond	Accountability and blame
Decision-making	Consensual process that requires one to take personal responsibility for seeing that issues are clarified and everyone has chance to contribute	Follow rules, product/goal oriented/exploit
Process vs. Product	Process oriented; goal is less important than the process used to achieve it	Product-goal orientation; end justifies the means; outcomes are what counts
Conservation vs. Exploitation	Conserve and live with, concerned about saving the planet	Exploit and use up, control the environment
Morality	Private issue	Public issue; legislates own morality through politics, education and economics; demands conformance to its definitions of right and wrong
Difference	Opportunities for growth	Threats

Bird and Brush (2002) indicate that there has been a dominance of male-derived theories in organizational creation which may not adequately reflect the organizing process of women. Using three theoretical perspectives – Jungian Psychology, Moral Development,

and Feminist Theory they developed gendered perspectives of the entrepreneurial process and gender impacts on new venture organizations.

*Table 3. Gendered Perspectives of the Entrepreneurial Process*

<b>Gender Perspectives on the Entrepreneurial Process</b>		
<b>Dimension</b>	<b>Traditional (Masculine)</b>	<b>Personal (Feminine)</b>
Concept of Reality	Focused consciousness Analysis Separable nature Knowledge as control	Diffuse awareness Appreciation Interconnected nature Knowledge as caring
Time	Future Faster pace Linear	Present Slower pace Circular or spiral
Action/ Interaction	Rational Strategic -grounded in goals & reason Competitive Aggressive, violent Distant	Emotional Personal – influenced by familial history & biology Cooperative, caring Harmonizing Empathic
Power	Mastery over others Used for self Centralized	Self-mastery Used for others Shared
Ethics	Responsibility as control over self Restrain aggression Limit behavior Right and laws	Responsibility as a response to others, circumstances Preserve relationships Repair harm Caring and fairness

### Gender Impacts on New Venture Organizations

<b>Organizational Dimensions</b>	<b>Traditional (Masculine)</b>	<b>Personal (Feminine)</b>
Use of Resources	Lease people Low commitment Promoter	Commit to people High Commitment Trustee
Structure	Formal Decisions are centralized Boundaries between people – jobs are clear Growth leads to hierarchy	Informal Participative decisions Boundaries between people - jobs are fuzzy Resists growth Growth leads to staying flat
Controlling	Personal control Financial control Dominant coalition of similars	Sharing control Cultural control No dominant coalition Coalition of diverse others
Integration through systems, culture & policies	Value is success for self & firm Policies instrumental toward goal Transactional	Value is well being for self and others Policies are relational Accommodating

Women theorists (Helgesen, 1990, 1995; Hesselbein, 1996; Andrews, Bova, Noel, Tyler, & Voss, 2001) within organizational development have looked at the circular and web-like structures that women tend to create. This roundness allows for connections and relationships to be easily made and ideas and resources are shared. The image of the web of inclusion that was put forth by Helgesen was an image based upon the inclusion and the redistribution of power within organizations. The web, if one considers the power and

lessons of nature, also represents something else – environmental adaptation and efficiency. Webs are weaved in ways that meet their purpose. Some are small, concise and hidden away and others are large, loose and clearly visible.

Kent, Sexton and Vesper (1982) relate that women business owners see their businesses as an interconnected system of relationships instead of as a separate economic unit. Brush (1992) states that women develop ‘integrated’ models of business, whereby the business is integrated into the overall life of the women business owner. At the center of the model is the women business owner with her varying networks of relationships within the family, community, and business. Brush (1992) goes on to say that when a woman starts or acquires her own business, in her view she is not creating/acquiring a separate economic entity, rather she is ‘integrating’ a new system of business- related relationships into her life.

What do these emerging paradigms represent? They reflect a different world view and offer new and different lenses from which to filter through that which we conceptualize is possible. Women differ in how they organize, develop policy, make decisions and manage their organizations (Chagnati, 1986; Holmquist & Dundin, 1990). Cliff (1986) suggests that the differences that are emerging from the research on women founded and owned businesses suggest that our theoretical literature may be incomplete because it does not include the way that women organize.

It is only by going deeper to understand and embrace the experiences of women business owners that we can begin to gain insight and clarity as to the possibility of this lens. The question is whether there is space within the field of the business community to allow room for new emerging paradigms, to recognize and respect these new world views, and to embrace them as part of the whole that needs to be understood.

### *Demographics and Characteristics of Women Owned Businesses*

What do we know about women business owners? As women have dramatically entered the business sphere, there has been an accompanying flurry of research interest. The need for a better understanding of women's ways of business is vital. The disconnect occurs when, in the process of research, we allow for the experience of women to be held against measures which may not accurately reflect them and which tend to deny the richness of their experience from emerging. Like a measuring stick at an amusement park, women have been asked to stand up against the values, practices and standards of the mainstream business community to evaluate and appraise whether they have what it takes to be admitted into this community we call business. Women's businesses have been defined through their being 'as' or 'like' or 'as much as' men's businesses.

The Center for Women's Business Research, with linkages to the National Association of Women Business Owners (NAWBO), is a repository of information on the demographics and characteristics of women owned businesses. Through independent research and their connections to NAWBO women business members throughout the United States, they have been able to provide a profile of women business owners.

Women-owned firms are a viable part of today's economy. Between 1997 and 2004, the Center estimates that the number of women-owned firms increased by 17% nationwide -- twice the rate of all firms; that employment increased by 24% - two times the nationwide rate; and that sales grew by 39% -- similar to the same rate as all firms nationwide. Nearly half (45%) of these firms are in the service sector; 16% are in retail; 9% in finance, insurance or real estate; and 6% in construction. The greatest growth of women-owned businesses between 1997 and 2004 has occurred in nontraditional industries – construction;



transportation, communications and public utilities and agricultural services (Center for Women's Business Research, 2004). Women business owners are contributing heavily to the economy - through sales of their products and services, by becoming employers and paying wages and benefits and through the purchases that they are making to keep their businesses operational. Women owned businesses spend an estimated \$546 billion on salaries and benefits; \$38 billion on information technology; \$25 billion on telecommunications; \$23 on human resources and \$17 billion on shipping (*Top Facts about Women-Owned Businesses*, 2003).

There are various reasons that have been cited for why women are becoming business owners. An early study by the Committee of 200 and the National Foundation of Women Business Owners surveyed over 800 female and male businesses to discover why the number of women-owned businesses in the United States was increasing at twice the rate of the national average (*Entrepreneurial Ideas Motivate Women to Start Businesses*, 1998). Of the women surveyed, 44% said that they started their own enterprise because they recognized opportunities to implement entrepreneurial ideas or to do for themselves what they were doing for their employer. Other findings from the survey included:

1. Women business owners were more likely to report having experienced specific frustrations in their work environment than male business owners.
2. Women business owners who previously worked in the private sector cited the desire for more flexibility (51%) and "glass ceiling" issues (29%) as reasons for their move to become entrepreneurs. About a third of the women cited that they felt that they were not taken seriously by their employers and managers.
3. Almost three fifths of the women (58%) stated that nothing could attract them back to the corporate world.

4. While the businesses started by men tended to be closely related to their previous jobs, women would either start a business totally unrelated to their previous job or turn a personal interest into a business opportunity.
5. Most entrepreneurs had prior private sector career experience, with women business
6. Women who started businesses within the past ten years were more likely to have had management positions prior to starting their business.
7. Women, compared to men, were more likely to have started a new business than to have purchased an existing business.

Women stated that the greatest rewards of entrepreneurship were greater freedom and being one's own boss. They stated that the dislikes of business ownership were the long hours and dealing with employee problems.

Catalyst and the National Foundation for Women Business Owners (1998) conducted a study of 800 business owners (650 women and 150 men) that had previously been employed in mid- to large-sized organizations and found that the four major reasons that women cited for leaving private sector employment were: lack of flexibility (51%); glass ceiling (29%); being unhappy with the work environment (28%); and feeling unchallenged in their jobs (22%). Only 5% of the women stated that they left due to being downsized and only 3% indicated that they were victims of sexual harassment.

Bender (2000) found in her study of female entrepreneurs that women are leaving corporate positions and taking the risk of entrepreneurship because they are frustrated by their previous work conditions, citing such things as the glass ceiling and not being taken seriously by their employers. She further found that, once women become entrepreneurs, their employees, customers and the organizations that they support do not take them seriously. Fann (1986) found that women's entry into entrepreneurship is a process that is

influenced by the external environment, the woman's life experiences and individual needs, and catapulting transitional events.

In 1994, the National Foundation for Women Business Owners released the results of a survey of 303 of its members titled, *Credibility and Independence: Women Business Owners Voice Greatest Challenges and Biggest Rewards of Entrepreneurship*. According to 38% of the women business owners that were surveyed, the greatest challenge that they faced in business was being taken seriously, defined as proving their capability and credibility; competing and succeeding in a male-dominated environment; and overcoming sexism, discrimination and stereotypes. One in five of the women business owners stated that maintaining the growth and competitiveness of their business was a significant challenge. Balancing family and work responsibilities was cited by 12% of the women business owners (66% of the women surveyed were married and 41% still had children at home.)

Other challenges that were stated included learning and keeping abreast of change (8%), external forces such as government regulation and economic conditions (7%), access to capital (6%), breaking into new markets and getting new business (6%), and building relationships with clients and colleagues (5%).

Most of the women business owners agreed that the greatest rewards of entrepreneurship come from within and are strongly related to the empowerment derived from being in charge of one's own fate. Nearly half of the women business owners (45%) mentioned issues related to gaining control and independence as the greatest reward of business ownership, which included having control over their own destiny (26%), gaining independence and freedom (13%), achieving growth and personal balance (8%), and a feeling of pride and self-esteem (6%).

Financial rewards were only mentioned by 8% of the women business owners. This number increased the longer a woman was in business. The satisfaction of building and growing a business was mentioned by 20% of the women business owners as a key reward, as was employing people and helping them achieve their full potential. Other rewards that were stated included: feeling a kinship with other women entrepreneurs (8%), receiving recognition for achievements and acknowledgment of their capabilities (12%), building satisfying relationships both inside and outside the company (10%), quality and creativity in products and services (7%), and overcoming gender-related obstacles (6%).

Other researchers (Light & Rosenstein, 1995; Aldrich, 1989; Scase, 1983) have indicated that the barriers that women face in operating a small business may stem from socialization practices, educational experiences, family roles, and/or the lack of contacts and networks. Studies have shown that women lack some of the critical resources needed to start businesses such as not having adequate preparation, education or training for business (Bender, 1980; Bowen & Hisrich, 1986; Hisrich 1986); lacking in sufficient start-up capital or access to credit (Bowen & Hisrich, 1986; Humphreys & McClung, 1981); and not having access to dominant business networks (Aldrich, 1989; Aldrich, Reese, & Dubini, 1989; Bowen & Hisrich, 1986; Loscocco & Robinson, 1991).

In a study of women entrepreneurs from New Jersey, Reed (1999) found that while women achieved new goals in business, even educated middle class women had not overcome the economic and social constraints, and that the majority of them still operated on the small scale margins of the economy. Fried (2000) looked at women who were starting businesses and argued that providing support to women in micro enterprises is inadequate when it only keeps women working long hours for little return and that women's poverty,

unequal family responsibilities, and gender discrimination, in general, remain as structural barriers to women gaining economic independence. In a study of female entrepreneurs in the Dominican Republic, Grasmuck (2000), found that women's entrepreneurial roles were more in conflict with their familial roles than were those of male entrepreneurs and that women's family roles created a greater drain on their entrepreneurial roles than they did for men.

Langenfield (1999) explored the female experience of becoming an entrepreneur and found that women entrepreneurs defined themselves as successfully utilizing criteria that were often intrinsic to the definition of quality within their own lives. Smith (2000), in a study of successful Black women entrepreneurs in New York, concluded that significant social capital accumulations, continual use of formal and informal learning strategies, a "warrior's" will, a spiritual base, the valuing of balance in life and the use of humor were the distinctive activities that enabled the success of these entrepreneurs. A study of eighteen highly successful women entrepreneurs, members of the pre-eminent Committee of 200, an elite group of women business owners, saw psychological well-being and a positive self-concept as key dimensions of risk-taking which were viewed as necessary for business growth (Sweeney, 1985).

Pollard (2001), in a study of the relationship between women entrepreneurs' perception of and actual support, and perception of and actual success, from a feminist perspective, found that women's perceptions of support appeared to have a greater effect on their success in entrepreneurial ventures than actual support, regardless of whether traditional measures or women's own perceptions of success were applied. Additionally, women's perceptions of success were highly correlated with their perceptions of support, suggesting

that a woman's perception of success may be a moderating factor of the perception of support.

In a study (*Credibility and Independence: Women Business Owners Voice Greatest Challenges and Biggest Rewards of Entrepreneurship*, 1994) of 127 women and men business owners by the National Foundation of Women Business Owners it was found that women and men business owners think, manage and define success differently. More than half of the women business owners in the study (53%) emphasized intuitive and right brain thinking, while over 70% of the male business owners emphasized logical or left brain thinking which stresses analysis, processing information methodically and developing procedures. Women's decision making style tended to be more "whole-brained", more evenly distributed between right and left brain thinking, than their male counterparts. Two-thirds (66%) of the women business owners indicated that they tend to reflect on their decisions before moving to action as compared to 56% of the men business owners. Women also indicated that they are more likely to gather information from business advisors and associates. More men business owners (44% compared to 34% of women business owners) emphasized action and tended to give greater attention to external events and activities than reflection. Other findings included that:

- 1) Women tend to see their businesses in family terms and their business relationships as a network. Men entrepreneurs think in hierarchical terms and focus more on establishing rules and procedures.
- 2) Women view men as better delegators.
- 3) Men admire women for their ability to be perceptive and caring in their business relationships and balance different tasks and priorities.

- 4) Both men and women indicated that there is more to success than monetary gain. Women business owners, however, indicated that they get satisfaction and success from building relationships with customers and employees, having control over their destiny and doing something that they consider worthwhile. Men describe success through achieving goals and gaining self-satisfaction for doing a job well. This is indicative that success may be obtained in varying ways.

In 1996, the National Foundation of Women Business Owners released a study on *Women Business Owners: Leaders in Volunteerism*. This study demonstrated that women business owners actively participate in volunteer activities at a significantly higher rate than the average adult and business owner in the United States. Nearly 8 in 10 women business owners spend time volunteering and actively encourage their employees to do so. Susan Peterson, Chair of the National Foundation of Women Business Owners (National Foundation of Women Business Owners, 1996) stated, “The contributions of women business owners extend beyond the economic sector. Nearly six million women business owners volunteer, making significant contributions to the fabric of their communities.” Women begin volunteering early in their business ownership. Three-quarters of the women who have been in business less than five years volunteer and the number grows the longer a woman is in business with 83% of the women business owners who have been in business 20 years or more volunteering.

In a two year study of clients from four women’s business centers, the Center for Women’s Business Research found that training and mentorship have helped women entrepreneurs to increase their business skills, especially in helping women business owners to define a clear business vision and financial plan, be able to describe their customer, and to learn how seek business capital. The study further found that over three quarters (77%) of

the women business owners reported that business ownership has had a positive impact on their personal lives and approximately half of the women stated that business ownerships impacted positively on their economic situation (Center for Women's Business Research, 2004).

These studies begin to demonstrate that women may differ in the motivations and purposes for starting a business; methods of operating a business; the availability and use of business resources and the supports that are sought and needed in order to run their business. Women appear to face an additional challenge of trying to balance business ownership with other aspects of their lives. Although these varying aspects can be used to describe and characterize women business owners, they may also be a foundation from which to consider that women may be using alternative paradigms in business.

#### *Local Women-Owned Business Demographics*

For the purposes of this study, another important consideration is the local demographics about women-owned businesses. In 2002, the Commonwealth of Pennsylvania was listed as having, overall, one of the lowest rates of business ownership by women, ranking the state 50<sup>th</sup> in the nation (Center for Women's Business Research, 2002). As of 2004, there were an estimated 348,372 privately-held, 50% or more women owned firms in Pennsylvania, accounting for 40.5% of all the privately held firms in the state. This includes firms that are both privately-held, majority women-owned firms and those that are privately-held, equally (50-50) women- and men owned firms in Pennsylvania. These firms generate approximately \$80 billion in sales and employ 631,591 people. It is estimated that approximately 75,718 of these firms have employees. (Center for Women's Business Research, 2004) In 2006, there was an estimated 342,825 privately-held, 50% or more



women-owned firms in Pennsylvania, accounting for 35.7% of all the privately-held firms in the state, which generated more than \$70 billion in sales and employed 471,655 people.

(Center for Women's Business Research, 2006)

The Commonwealth of Pennsylvania ranks 7<sup>th</sup> in the nation in the number of privately-held majority (51% or more) woman-owned firms which is due mainly to the high growth of women owned businesses in the eastern part of the state, in and around the City of Philadelphia. However, Pennsylvania ranks 35<sup>th</sup> in terms of the percent of growth in the number of privately-held majority (51% or more) women-owned firms between 1997 and 2006, 21<sup>st</sup> in employment growth and 26<sup>th</sup> in sales growth. (Center for Women's Business Research, 2006)

The City of Pittsburgh is the largest metropolitan area in Southwestern Pennsylvania. As of 2006, there were an estimated 65,255 privately-held 50% or more women-owned firms in Pittsburgh, PA, accounting for 35.7% of all privately-held firms in the metropolitan area. This total includes an estimated 51,668 privately-held, majority (51% or more) women-owned firms in Pittsburgh, accounting for 28.3% of all privately-held firms in the metropolitan area. An estimated 7.4% of the firms are privately-held, equally (50-50) women and men owned firms in Pittsburgh. These firms generate \$14 billion on sales and employ 101,861 people. The remaining 64.3% privately-held firms in the metropolitan area are majority man-owned.

The 51,668 privately-held, majority (51% or more) women-owned firms in Pittsburgh generate \$9.4 billion in sales and employ 64,304. It is estimated that from 1997 to 2007, the number of these firms grew by 47.4%, employment grew by 4.1% and sales increased by 8.8%. The Center for Women in Business Research estimates that in 2006, there were 7,944

privately-held, majority (51% or more) women-owned employer firms in Pittsburgh and that from 1997-2006 these firms grew by 23.7%.

Pittsburgh ranks among the top 50 metropolitan areas:

- 29<sup>th</sup> in the number of privately-held, majority (51% or more) women-owned firms in 2006, 24<sup>th</sup> in employment growth and 24<sup>th</sup> in sales growth;
- 47<sup>th</sup> in terms of the percent growth in the number of privately-held, majority (51% or more) women-owned firms between 1997 and 2006;
- 44<sup>th</sup> in employment and sales growth of women-owned firms between 1997 and 2004;
- 42<sup>nd</sup> in terms of percent share of privately-held, majority (51% or more) women-owned firms among all privately-owned firms in the metropolitan area in 2006; and
- 27<sup>th</sup> among the top 50 metropolitan areas for average overall size and 39<sup>th</sup> for overall growth of 50% or more women-owned firms.

(Center for Women's Business Research, 2007; Center for Women's Business Research, 2004)

The exact reasons for such poor ratings for women business owners in the City of Pittsburgh and the general Western Pennsylvania region is unknown as it has never been fully studied. Studies (Bangs, R., Lichtenwalter, S., Hughes, S., Alex, C., & Shorter, C., 2004) have shown that Southwestern Pennsylvania, including the City of Pittsburgh has not been a favorable environment in general for women. In addition to the low ratings for women in business, these studies have also shown that the area reflects other

aspects of gender inequity such as wage disparity and poor representation in positions of leadership within local government and key local economic development organizations. Even though women in this area have high rates of high school, graduate or professional degree attainment, and average labor force participation and employment, this region reflects low wage rates for women, one of the highest female-male wage gaps in the nations, and high poverty rates (Bangs, R., Lichtenwalter, S., Hughes, S., Alex, C., & Shorter, C., 2004).

It can be speculated that, due to its strong steel industry history, the area retains vestiges of a strong, male dominated culture. At one time, the City of Pittsburgh was listed as one of the top ten cities for corporate headquarters, including large industries such as U.S. Steel, Alcoa, PPG and others, which, now, only maintain a place in history. The demise of the steel industry and auxiliary, support industries has left the City struggling to redefine its future. This is further complicated by the area having one of the largest aging populations in the country.

### *Summary*

The prevalent worldview creates assumptions resulting in the creation of paradigms and theories that guide action and behavior and establish expectations. Current paradigms that are used in business are frequently not based on the perceptions, experiences and behavior of women. This limits our understanding of alternative models of business and can constrict the emergence of new and evolutionary forms of business.

Some of the 'lost' and emerging paradigms of women have been presented to demonstrate that there are alternative ways to perceive the world, organization and the creation and operation of business in particular. In addition, various studies on women business owners were introduced demonstrating that the intentions women have for going

into business, the business goals that they establish for themselves and the way that they operate in business varies from what has been traditionally known about business. These paradigms and studies are important in helping to characterize the woman business owner or to compare her to the standards currently being used in mainstream business. To date, no way has been demonstrated to adequately assess women in business without entering into dichotomous or comparative thinking. A woman business owner *is* or *is not* in business compared to what is considered acceptable and successful in business.

What has not been done is to move outside the current box of terms, theories and definitions to gain an understanding of women in business. None of these studies goes deep enough to provide an understanding of what the experience of being in business means to a woman and how her understanding of that experience defines business to her.

This study captures the histories and thinking of fifteen women who own businesses in Southwestern Pennsylvania. Their words contribute to the body of research on women business owners in a different way. No yardstick is being used to see how these women measure to any existing standards. Though the study sample is small, it allows for the depth of the voices women to be heard regarding their experiences and ideology of being business owners. It also begins to capture the lens that may describe a woman centered business paradigm.

### **Chapter Three: Methodology**

Theory and research often are based on the experience of males and then utilized to describe how women do not “fit” within the norm and are therefore less than their male counterparts (Gilligan, 1982). Gilligan’s belief is that men and women simply have different experiences, but that women need to develop a body of research based upon their own experiences and voice.

Maintaining voice, and therefore difference, we ask not only who is speaking but who is listening, and this relational understanding of the research process shifts the nature of psychological work from a profession of truth to a practice of relationship in which truths can emerge or become clear. Instead of holding as an ideal a no-voice or an objective stance – a way of speaking or seeing that is disembodied, outside of relationship, in no particular time or place – we seek to ground our work empirically, in experience, and in the realities of relationship and of difference, of time and place. (Brown, L., & Gilligan, C., 1992, p.22)

Barbara Du Bois further shares, “To address women’s lives and experiences in their own terms, to create theory grounded in the actual experience and language of women, is the central agenda for feminist social science and scholarship” (Bowles, G. & Klein, R., 1983, p.108) .

The intent of this research was to allow the individual and collective voice of women who are business owners to emerge and be heard. It is exploratory into the experiences of women business owners and descriptive of those experiences, of which we know very little.

Reinharz (1992) shares that case studies are a tool of feminist research and are used to both document history and generate theory. Further, she indicated that whereas a lot of research on women seeks to generalize, the case study is essential for understanding phenomena that is important to women and to put women on the social map.

The point of research is not that each researcher comes to the same or similar conclusions, but rather to create divergence that can open up new windows of exploration, perception, and awareness. Qualitative measures and naturalistic approaches appealed to what I was trying to accomplish. When discussing such measures and approaches, Lofland (1971) shares that such work is a 'process of discovery' that enables us to better understand phenomena through the experiences of others.

### *Methodology*

Data collection techniques which included multiple in-depth interviews to collect data on the experiences of women business owners, participant observation, journaling and reflection and integration of the literature were selected to fit within this naturalistic style. Two in-depth interviews were conducted with each woman to capture their history and experience. An interview protocol was used to guide the interview, while open ended questions allowed the participant to narrate their experience with as much depth and detail as she desired. The strategy of critical case sampling (Patton, 2002) was employed to allow for generalizations and applications of information to other cases.

Participants as well as other women business owners were observed during business functions and meetings, community events and while conducting business. Notes and reflections were captured after interviews, observations and reading the literature.

### *Scope and Limitations of the Study*

The scope of this study is limited due to sample size as well as geographic focus. Due to the size and the confined geographic locale of the sample, generalizations cannot be made about the findings to all women business owners. Expanding the size of the sample, the geographic representation within the sample and the types of women businesses included would have broadened the responses. This study did not include the experiences of male business owners and was not a comparative study of the experiences of women business owners to those of male business owners.

This study focused upon gathering the case histories of a small sample of fifteen, women business owners in Southwestern Pennsylvania. The intent was to understand and hear about the experiences of these women on a deeper and more holistic level through the use of intensive interviewing. The use of surveys and focus groups may have elicited different responses. The use of fewer, varying or interview questions with a different focus would also modify the findings.

### *Research Study Design*

The research design consisted of two in-depth interviews with fifteen women who are business owners in Southwestern Pennsylvania. To develop the interview protocol, a self interview was conducted with me by a member of my doctoral committee. The interview was conducted over the telephone and tape recorded. The bracketing of my own experience helped me to be open and to recognize when that experience does not allow for me to be open to the voices of others. In addition, a pilot interview with two of the participants was conducted to determine the adequacy of the interview questions and process. These

interviews were included as part of the study as the pilot did not result in any change of protocol.

Interviews were conducted from May 2004 through October 2004. They were scheduled at a time and a place of choice and convenience of the women who participated in the study. Ten of the women chose to have the interview conducted at their place of business, three wanted to be interviewed in their home office and two at their homes. For five of the women, their home was also where they operated their business.

As I wanted to respect the time of the women who agreed to participate in the study, it was anticipated that the first interview would last approximately 1 ½ hours and the second interview would last about one hour. It was somewhat surprising that some of the interviews went as long as three hours. In addition to being willing to fully participate deeply in the interview process, I felt that for many of the women, the interview process itself was an opportunity to have their voice heard.

### *Participants*

The participants in the study consisted of fifteen women business owners from Western Pennsylvania. Participants were recruited from some of the key business associations and women serving business organizations in the region -the National Association of Women Business Owners-Pittsburgh Chapter (NAWBO), The National Education Center for Women Business Owners (NECWBO) at Seton Hill College, Duquesne University's Chrysler Small Business Center, and SMC Pennsylvania Small Business Councils. NAWBO and NECWBO are two organizations serving women business owners within the Western Pennsylvania region. The Chrysler Small Business Center and SMC are key organizations within the region which provide services to small business, including



women-owned businesses. Participants were recruited through E-mail correspondence, phone conversations with leaders of the above mentioned organizations, announcements at meetings and word of mouth/referral.

During the recruitment of participants, an attempt was made to vary the sample of participants according to race, length of time in business, industry sectors, size of business and number of employees. Even though the study was dealing with a small sample, I thought that by varying these factors, I could learn whether the thinking, practices, and experiences of the women business owners reflect any convergence or divergence. For the purposes of the study, I also sought women who had been operating a business for at least two years, as opposed to a business being in a start-up phase, so that they could speak more deeply to their experience of actually being in business.

Each woman who was referred or who had expressed an interest was contacted initially by telephone to discuss the purpose and intent of the study; discover how she and her business met the study criteria for race, length of time in business; industry sector, size of business and number of employees; determine her willingness to participate, and to schedule an agreeable time to meet.

The sample included micro businesses (less than \$50,000 in annual revenue and no employees); small businesses (\$50,000 to less than \$500,000 in annual revenues and at least 2 employees), medium sized businesses (\$500,000 to less than \$1,000,000 in annual revenues and at least 5 employees), and large businesses (Over \$1,000,000 in annual revenue and 10 or more employees). The following is a descriptive breakdown of the women business owners who participated in the study:

### **Large Businesses:**

**Annette** is a 48 year old Caucasian divorcee who owns an auto and truck dealership. Starting the business in 1989, her business employs 38 employees and realizes over \$1,000,000 annually in revenues. She was one of the first women in the nation to own a Pontiac GMC dealership. Annette admits, however, that the choice of business didn't really emanate from her, but rather her father who has been a successful highway asphalt business owner throughout his life.

**Lee** is a 59 year old Italian American, married with two grown children and grandchildren. She started working in the industrial fabricating company 40 years ago, three years after the company was initiated, in a clerical position and worked herself into a majority stockholder position and partner within the business. The company employs 13 individuals and attains over \$1,000,000 in revenues annually.

**Maggie** is a 54 year old Caucasian woman with no children. The environmental purification business started in 1975, and Maggie joined the company in 1993 as Director of Marketing and Sales. She became President of the company in 1996 after the founder had passed away. In 1999, she had the opportunity to actually purchase the business. She now has 24 employees and realizes over a \$1,000,000 a year in revenues.

**Geri of Uptown Spa** has been in the beauty salon/spa business for 30 years. She is a 60 year old, Caucasian divorcee with two grown children. Her business employs 29 individuals and brings in over \$1 million dollars in revenue per year. Geri frequently stages events through her business that benefit various community causes and organizations.

**Jane Syms** and her partner, **Tech**, have owned their e-business and technology consulting company since 1997. Their business employs 15 individuals and generates over \$1 million a year in revenues. Jane Syms is a 49 year old Italian/Irish woman, married, with two teenage children. Tech is a 53 year old Caucasian woman, also married, with two grown children.

**Susan's** transformer manufacturing company was started by her father in 1926. She started working in the company in the purchasing department in 1989 and took over the business in

1992 when her father died of leukemia. She is a 61 year old Caucasian woman who is married with two grown children. Her business employs 38 individuals and makes over \$1 million in revenues annually.

**Medium Sized Businesses:**

**MOG** started her multi-media business in 1984. She is a Caucasian woman who is married with two grown children. Her business employs 5 individuals and realizes \$500,000 to \$999,999 in annual revenues.

**Amy** is a 39 year old Asian, married with no children, who owns an engineering consulting firm. She has been in business since 1990, has 9 employees and has annual revenues over \$500,000 per year.

**Small Businesses:**

**Chloe** is a 49 year old African American, divorced and has one teenage daughter. She started her water business in 1999, has 2 employees and realizes between \$100,000 and \$249,000 in revenues annually.

**Jacqueline Martinez** is a 39 year old Hispanic woman who owns a law firm that specializes in immigration issues. She is married with two teenage children. Starting the firm in 2002, she has 1 full-time and 4 part-time employees and her firm generates between \$100,000 and \$249,000 per year in revenues.

**JRF** is a 60 year old Caucasian divorcee with a grown son. She started her business consulting business in 1975 when her son was still young. She has two employees and her revenues are between \$50,000 and \$99,000 per year.

**Hilde** has had her gift shop and spiritual wellness center since 1993. She is a 58 year old Caucasian, married, with a teenage daughter. Her business has one employee and realizes between \$50,000 and \$99,999 in annual revenues.

### **Micro Businesses:**

**Lorraine Braden** is a 51 year old African American widow. Her global jewelry business was started in 1999. She has no employees and earns under \$25,000 per year in revenues through her business.

**DID** is a 49 year old African American who is married with no children. She has been the sole proprietor and sole employee of her public relations business for over 20 years. Her business income is between \$25,000 and \$49,999 per year.

#### *Informed Consent*

At the first interview, each woman was given an Informed Consent Form (See Appendix A) to sign, which enabled them to choose if they wished to continue in the study and how they wished to be identified in the study, by their real name, their business name, or a pseudo-name of their own choosing. A duplicate copy of the Informed Consent was left with each woman. In addition, each woman was assured about the confidentiality of their responses and informed that at any time they could stop the interview and could choose not to answer any of the questions.

#### *Data Collection*

Data was gathered using two data collection protocols: a demographics sheet and a set of two interviews. In addition, a journal with field notes was kept, noting such things as reflections, thoughts and impressions on both the content and process of the interviews (Rossman and Rallis, 1998). Collectively, the demographic data was used to provide a statistical description of the participants and to help in the construction of groups for comparison.

### *Interview Process*

Data was collected using in-depth interviewing to seek an understanding of the experience of *woman business owners* and the meaning that they make of that experience (Seidman, 1998). The first interview sought the details of the experience of each of the woman business owners and a second interview asked the participants to reflect on the meaning of that experience (Seidman, 1998).

At the first interview, I reviewed the purpose and intent of the study. The women business owners were then asked to complete a demographic sheet. Demographic data which included age, race, marital status, number of children, date the business was started, type and legal structure of the business, location of the business, number of employees and approximate annual revenues was collected to be used to help describe the participants and their business.

As I was especially interested in the paradigms that women in business are using and creating, I needed to get their worldview and assumptions about business and their approach towards business. Interview questions were selected to provide each woman with an opportunity to express her voice about her experience being in business in a holistic and reflective manner. Some areas of interest and specificity also emerged during my self-interview. Rather than focusing upon one business aspect, which is prevalent in the literature, I wanted hear in more depth how women perceived and experienced business; to learn how business ownership is integrated as part of a woman's overall life and; the impact that business has had on their life in general.

The focus of the first interview was to get to know the participant; gain insight and a historical background about her business; learn about some of the key problems that she has

experienced while being in business; and, most of all, to build trust. The following questions were used as an interview guide for the first interview:

1. Why did you choose to become a business owner?
2. What was going on in your life at the time you decided to start a business?
3. How would you describe your work experience prior to starting your business?
4. How did you choose the type of business you are in?
5. What skills and knowledge did you bring to your business?
6. What kind of preparation did you think that you needed before you started your business? Did you have any formal business training? Did you feel prepared to start a business?
7. Did anyone in your family own a business? What do you feel that you learned from them about business that helps you in your business?
8. Who has inspired you to start a business? Who have been your role models in business?
9. What type of support has family or friends provided you when you first started your business? Now?
10. Is your income the only source of support for your household? Is there another source of income helping to support your household?
11. What has been the most difficult issue that you have confronted as a woman business owner?
12. What do you do when you have a business problem?
13. Who have you turned to for help or support?

14. What is your experience of profitability or sustainability in your business? What is the relationship between the two as you see it?
15. Has your business been profitable? How many years? What are your projections for profitability in your business over the next 3-5 years?
16. Do you want to grow your business? If so, how? If not, why not?
17. Do you feel that you have sufficient resources for your business? How do you make decisions on the use of resources within your business? What takes priority?
18. Do you feel you are current in meeting your business expenses and bills?
19. Does your business pay you a regular salary? Benefits?
20. Have you ever had a business loan or outside financing? For what purpose?
21. How would you describe your credit rating – excellent, good, fair, poor?
22. How do you go about pricing your product or service?
23. How do you market your business? How do you promote your business? How far do you promote your business – which markets, geographic areas? Have you ever considered hiring and outside sales person?
24. Is it easy or difficult for you to ask for the ‘sale?’
25. How do you feel about taking risks in your business? What risks have you or are you willing to take? Why?
26. How do you know that you have made the ‘right’ decision in business?
27. How would/did you handle a situation in business where you were competing against someone that you know and respect?
28. How do you handle ‘changes’ when they occur in your business?
29. Is it more important for you to get the job done or to get it done right?

30. How do you resolve conflicts in your business?
31. What are the hardest things for you to do in managing and/or operating your business?
32. What are the easiest things for you to do in managing and/or operating your business?
33. If you had more time to spend on one aspect of your business, what would it be?
34. What would you spend less time on?
35. What brings you the greatest joy/reward in your business?
36. How has residing in Southwestern Pennsylvania affected your business? What opportunities and barriers have you experienced?
37. Have you ever owned a business anywhere else besides Southwestern Pennsylvania? How was that experience different?
38. Do you feel that you follow a particular business model? Do you feel that you follow the mainstream growth oriented business model? Why or why not?
39. Would you leave your business for your 'ideal' job? If so, what would that job look like?
40. Anything else that you would like to share?

During the first interview my definitions for profitability and for sustainability were supplied to each woman. They were then asked to consider what was their own experience of profitability or sustainability in their business and whether they seen any relationship between the two terms. The definitions that were provided are as follows:

**Profitability:**

Business is seen as an external creation to be managed and it is nourished by creating and exchanging enough goods and services so that there are an excess



of resources after all expenses and needs are met. Power is expressed through the acquisition and control of resources (material, environmental, physical), which are seen as being continually renewable and expendable. Win-lose outcomes are necessary to gain the competitive advantage needed to generate the excess in resources. Priorities are ordered through the external marketplace and the time value is placed on now, to take advantage of all opportunities to realize a profit. Goods and services are divested (continually used) in order to be able to continually create new opportunities that can generate a profit. Work becomes a source of power, control, and acceptance within business as well as the political sphere.

**Sustainability:**

Business is seen as self-discovery and connectedness and is centered in relationships and the unfolding of spirit in one's work. Work is nourished by spirit. Resources, which may be limited, must be managed. Enough goods and services are created and exchanged to pay expenses and to provide for oneself and one's family needs and community interests as self-defined. The focus is not on seeking excess, but just enough, as it is individually defined. Opportunities for win-win outcomes are sought. Power is expressed through relationships and priorities are ordered through relationships. The time value is future oriented as the implications of all actions are considered not only by their present effect, but their impact on the future. Sustainability does not and should not imply poverty. It places resource usage and wealth generation in a

new light and makes room for acceptance of investible work, that which gives back.

At the end of the first interview, a list of the questions for the second interview were left with each woman so that she would have time to reflect and prepare prior to the next interview. The second interview sought the deeper meaning of the experience of being in business for each participant and how she feels that she has changed as a result of being a business owner.

The focus of the second interview was to review the first interview for any changes and to seek the in-depth view of the experience of being in business from each woman and how she felt that she may have changed – personally, economically, socially, spiritually as a result of that experience. Following is the list of questions that were used to guide the second interview:

1. Is being in business what you expected?
2. What was your vision for starting a business? Have you been able to realize that vision? Has your vision changed since starting your business? If yes, why has it changed?
3. Where would you like your business to be in 5 years? 10 years?
4. What would best support you in realizing your vision for your business?
5. How do you define success in business? Do you feel that you are successful in business? Why or why not?
6. What has helped or carried you through difficult business times?
7. If you could change one aspect of your business and/or or the business environment, what would it be?

8. How do you feel that you have personally developed since being in business?
9. What do you feel that you have learned?
10. How have your personal relationships changed?
11. What do you do when you have to choose between family needs and business needs?
12. Do you feel that you have enough time for yourself, personal relationships, personal or community interests?
13. What do you do for fun?
14. Do you take any time to get involved with nature, i.e., gardening, playing or walking pets, etc? Does taking that time help you in your business in any way?
15. Do you give any of your time or resources to any community organizations?  
What are your community interests?
16. What three values are the most important to you as a woman in business?
17. What is your definition of having power in business?
18. What is at the 'center' of your business? What drives you?
19. Does spirituality play a role in your business? How?
20. What three words would you use to describe how your business is going?  
What three words would you use to describe your life in general?
21. Do you think that you will stay in business? Why or why not?

22. What metaphor would you use to describe how you see yourself in your business, i.e., captain of a ship, artist painting a picture, gardener, architect, maid, etc.? Why did you choose that metaphor?
23. Do you feel that women in business have any special problems? If so, what are they? If not, why not?
24. What would you like to share with others about your experience of being a woman and a business owner?
25. Anything else that you would like to share?

#### *Participant Observation*

Data was also collected by attending and participating in various local conferences, seminars and meetings focused upon women business owners. In addition to staying up to date within the community regarding the needs, concerns and issues of local women business owners, these events provided an opportunity to meet and talk to a variety of women business owners. Often, the comments and concerns that surfaced from these events were recorded and included as part of the reflective process for data analysis.

#### *Data Analysis*

My intent with the data analysis was to organize and summarize the data in a way that would provide deeper insight and understanding into what it meant to the participants to be a woman and a business owner. Since the nature of this study was exploratory and descriptive, the focus was on discovering key emerging themes and issues which could lead to further and deeper inquiry. Understanding the patterns, recurrences and plausible whys are significant in data analysis (Miles & Huberman, 1994).

A synchronistic relationship developed between the collection of data and data analysis. Each interview was personally transcribed to allow me to hear the voice of each of the woman who had been interviewed and to allow for the emergence of themes. All fifteen interviews were usable and generated over 500 pages of data. Each participant in the study was sent a copy of the transcript of her interview and provided with an opportunity to make comments or changes.

Personally transcribing each interview allowed me to re-engage with each participant, hear her voice again, and to begin an analysis of the content. It also enabled me to hear as each woman got in touch with the feelings behind her experiences and to see as her expression deepened to include emotions and silence. Notes, thoughts and ideas were jotted down as I transcribed which were used later in the development of emerging themes.

Bringing order to that data and seeing the emergence of themes, categories and patterns was the task. By classifying and coding qualitative data, a framework is introduced that helps to organize and describe what has been collected during fieldwork (Patton, 2002). Coding reduces large amounts of data into smaller analytic units and helps to elaborate a cognitive map or schema for understanding incidents and interactions, and lays the groundwork for cross-case analysis by surfacing common themes (Miles & Huberman, 1994). In the face of a diversity of approaches, Miles and Huberman (1994) identify what they describe as classic analytic practices that cut across varying research practices:

- 1) Affixing codes to a set of field notes drawn from observation or interviews;
- 2) Noting reflections or other remarks in the margins;

- 3) Sorting and sifting through these materials to identify similar phrases, relationships between variables, patterns, themes, distinct differences between subgroups, and common sequences;
- 4) Isolating these patterns and processes, commonalities and differences, and taking them out to the field in the next wave of data collection;
- 5) Gradually elaborating a small set of generalizations that cover the consistencies discerned in the database; and
- 6) Confronting those generalizations with a formalized body of knowledge in the form of constructs or theories.

The analysis of the research involved both reflective and iterative processes. The data was analyzed using thematic analysis which provides a framework to capture, perceive and organize the data into codes and themes (Crabtree & Miller, 1999; King, 2004; Miles & Huberman, 1994). Based upon the research question and theoretical framework, a template for the codes was defined prior to conducting an in-depth analysis.

The code template served as a tool to manage chunks of similar or related interview text that would enable interpretation (Crabtree & Miller, 1999). Six general codes categories or 'themes' were identified by "bringing together components or fragments of ideas or experiences, which often are meaningless when viewed alone" (Leininger, 1985, p. 60) and which shaped the code template. Those six themes are: Path/Purpose/Passion; Preparation for Business; Perception of Business; Practice and Performance; Principles; Personal Change and Growth). These codes (themes) were selected to provide a structure to perceiving and understanding the experience of being a woman and business owner. Through the interviews, sub-themes emerged and were combined, providing a pattern and further structure for the

analysis of data as well as a more comprehensive picture of the women's collective experience.

To begin the coding or classification process, each transcript was re-read and key points to each woman's response as well as my comments, observations or reflections were noted and attached. Copies were made of each woman's response to the interview questions and were placed in a file folder for each question. This provided one way to begin to construct the organization and categorization of the data.

Pattern coding (Miles & Huberman, 1994) pulls together these various chunks of data to identify the emerging themes, begins to create meaning from all of the interview material, and sets a foundation for cross-case analysis. Reflecting upon the responses enabled me to see that chunks of data (words, phrases, sentences and paragraphs) from specific interview questions had shared meaning (Miles & Huberman, 1994) and demonstrated a relationship to the coding themes. These chunks of data were then sorted and placed into separate files for each theme. Memoing (Glaser, 1978) was used to capture and bring together key ideas about the data and emerging themes. From chunks of data, the six themes, which cut across the questions, emerged more fully. Each theme provided the framework for clusters of sub-themes, which included responses from both the first and the second interview. Interview results were thus presented thematically rather than as a descriptive case history as can be seen in Table 4 on the following page.

Table 4. Themes Related to the Interview Questions

<b>OVERALL THEMES</b>	<b>SUB-THEMES</b>	<b>Related interview questions</b>
<b>Preparation for Business</b>		1-6
	Prior work experience	1-3
	Skills & Knowledge	1-5
	Other family members in business	1-7
	Support for a business	1-9, 2-4
<b>Purpose/Path/Passion</b>		1-1, 1-4, 1-35, 1-39, 2-2, 2-3, 2-21
	Change in employment	
	Change in family situation	1-2
	Desire to be on own	
	Role Models	1-8
	Support for a business	1-9, 2-4
<b>Perception of Business</b>		2-1, 2-7, 2-18, 2-20, 2-22
	Issues faced	1-11
	Experience in SW PA	1-36, 1-37
	Viewpoints of minority women business owners	
<b>Practice &amp; Performance</b>		1-31, 1-32, 1-33, 1-34, 1-38
	Staffing	
	Finance & Revenues	1-15, 1-18, 1-20, 1-21, 1-22
	Salary & Benefits	1-10, 1-19
	Sales/Marketing	1-23, 1-24
	Planning	
	Customer Service & Quality	1-29
	Problems	1-12, 1-13, 2-23
	Resources	1-17
	Decision making	1-26
	Change and Risk	1-25, 1-28
<b>Principles</b>		2-6, 2-19
	Profitability/Sustainability	1-14
	Success	2-5
	Power	2-17
	Growth	1-16
	Competition & Conflict	1-27, 1-30
	Values & Ethics	2-16
<b>Personal Change &amp; Growth as a Result of Business</b>		2-12
	Sense of Self	2-8, 2-9, 2-13, 2-14
	Sense of Family & Other Relationships	2-10, 2-11
	Community	2-15



## Chapter Four: Results

### *Organization of Results*

Study results are presented first through a demographic analysis and description of the participating women business owners and then through the findings of the interviews. Participant demographics and characteristics are important to provide an understanding of the type, size, structure and age of the businesses as well as the age, race/ethnicity and marital/family status of the women business owners.

The findings are organized according to the themes that emerged through the interview process. The following are the key themes and sub-themes for each finding:

- 1) **Purpose/Path/Passion** focuses on when a woman started her business; what led her to the choice of business that she made; inspirations and role models that may have motivated her to start a business; her passion, commitment and vision for her business; and the joys and rewards that she experienced being in business. The sub-themes are:
  - Business Vision and Purpose
  - Personal Life and Business – The Timing of Their Business
  - Choice of Business
  - Inspirations and Role Models
  - Passion and Commitment to the Business
  - Visions for the Future
  - Joys and Rewards in Business
- 2) **Preparation for Business** looks at how a woman felt that she was or was not prepared for business through her skills, knowledge and prior experiences; what she has learned from any family members being in business and the support that she had for her business vision. The sub-themes are:
  - Their Preparation for Business
  - Prior Work Experience
  - Skills and Knowledge They Brought to the Business

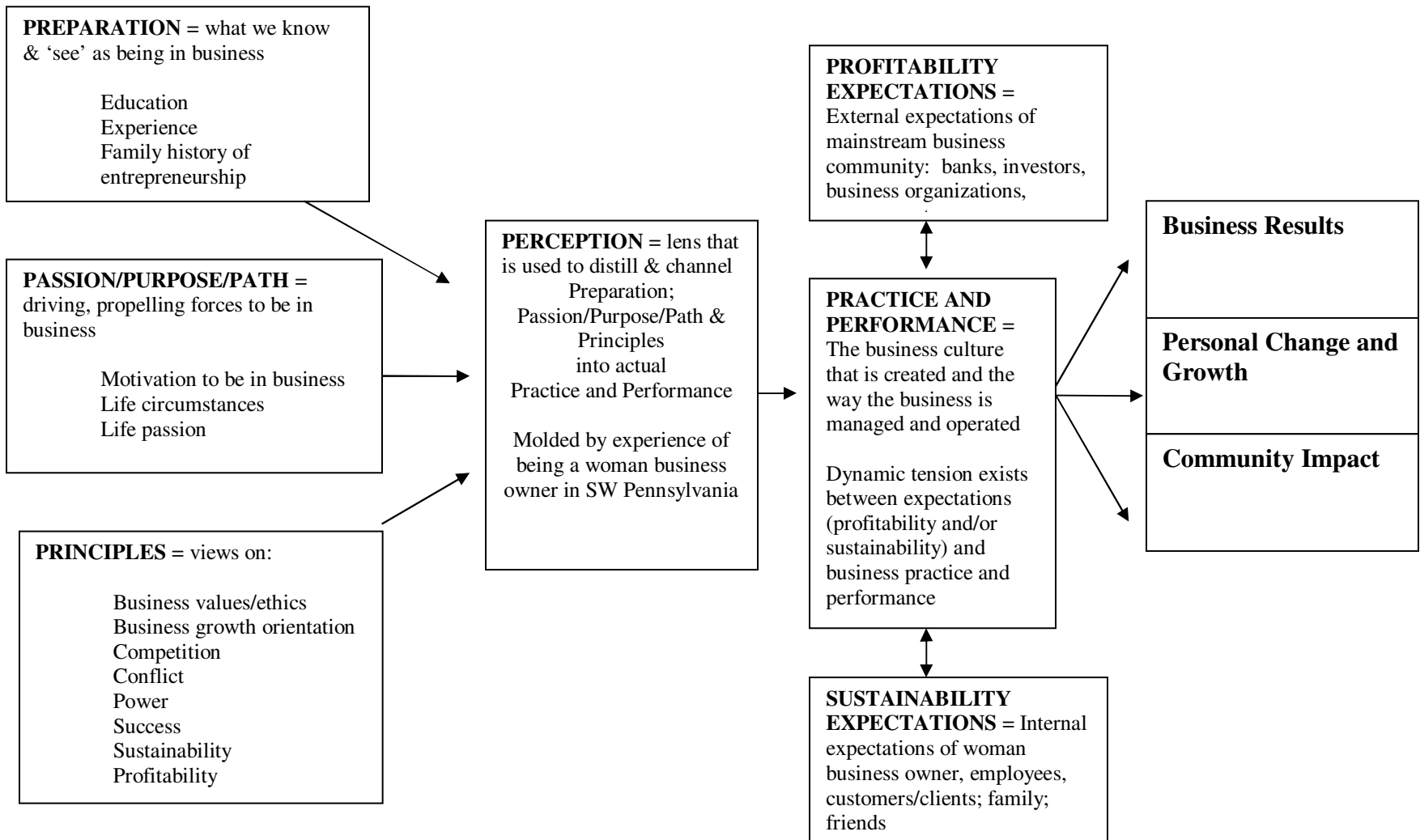
- Impact of Family Business Ownership
  - Family Support
  - Support for Their Vision
- 3) **Perception of Business** concentrates on the expectations, perceptions, experiences, and challenges of being a woman business owner, and especially a woman business owner in Southwestern Pennsylvania. The sub-themes are:
- Business Expectations
  - Driving Force Behind Business
  - Descriptive Perception of Personal Life and Business
  - Business Ownership Outside of Southwestern Pennsylvania
  - Challenges and Issues Faced as a Woman Business Owner
  - Business Ownership in Southwestern Pennsylvania
- 4) **Practice & Performance** considers how the women view and integrate various business concepts and practices such as salary and benefits, financing and credit, pricing, marketing and sales, customer service and quality, into their business. It also includes how the women solve business problems, make business decisions, manage change, take risks, allocate resources, and manage and operate their businesses. The women asked to describe any particular business model that they follow and to discuss any special problems that they felt they face as women business owners. The sub-themes are:
- Salary and Benefits
  - Business Financing
  - Business Expenses and Credit
  - Business Profitability
  - Pricing Methods
  - Marketing and Sales
  - Quality and Customer Service
  - Solving Business Problems
  - Management and Operations
  - Resource Allocation
  - Risk Taking

- Decision Making
  - Change Management
  - Business Model
  - Special Problems of Women in Business
- 5) **Principles** discuss the underlying values that the women hold in business and how those values affect business growth, competition, and resolving conflict. The women also provide their definitions of success and power in business; discuss the role of spirituality in their business, and share their ideas about sustainability and profitability in business. The sub-themes are:
- Business Growth
  - Handling Competition
  - Resolving Conflict
  - Defining Success in Business
  - Defining Power in Business
  - Handling Business Difficulties
  - Values in Business
  - The Role of Spirituality in Business
  - Profitability and Sustainability
- 6) **Personal Change & Growth** captures how business ownership has impacted on each woman's personal growth and relationships and how the women maintain balance between business, family and community needs and interests. The sub-themes are:
- Personal Growth
  - Impact on Personal Relations
  - Dealing with Family Needs and Business Needs
  - Personal Needs and Interests
  - Community Connections
  - Being in Nature and Business

Strauss and Corbin (1998) state that theory is more than just findings of data, but rather expresses a set of well-developed categories, such as themes, that are systematically interrelated through statements of relationship to form a theoretical framework that can

explain some relevant phenomena. The six themes and corresponding sub-themes lent themselves to a schematic model that both helped to organize the data and to provide a lens towards understanding what women experience as business owners, outline a potential business model and relate sustainability and profitability as modes of business to both their experiences and the potential model. Figure 1 outlines the schematic business model of themes.

Figure 1 Schematic Business Model of Themes



Three areas help to formulate a woman's perception of what it means to be in business: their passion or purpose for being in business, their preparation and their principles. These three areas are contingent in many ways on the education, experiences and opportunities that were available to a woman as well as how she was socialized as she was growing. For most women, the norms and values that were emphasized such as relationship building, nurturing, sharing and community creates a lens that filters and begins to mold early experiences into a perception of what business is or could become. This perception guides the practices within a business and sets the parameters and benchmarks for performance.

There is a type of push and pull dynamic between sustainability and profitability for women who own a business. Mainstream business is predicated upon models and metrics of growth and profitability, conflicting at times with the perceptual lens that women have brought to business, yet pushing women to conform. There is a natural pull towards creating sustainable organizations, relationships and communities, whose measurements sometimes differ and sometimes are at odds with a mainstream business model. The response and reaction of women through their practices and performance towards following a profitable or sustainable business model reflects upon business results, personal growth and community,

#### *Demographic Analysis and Characteristics of Participating Woman Business Owners*

The demographic sheet that was completed by each woman enabled me to complete a demographic analysis of the participants in the study, which included the characteristics of the woman and the characteristics of the businesses that they owned.

Within the interview sample, there were ten (66%) Caucasian/White women, three (20%) Black/African Americans, one (7%) Hispanic woman and an (7%) Asian woman.

Most (87%) of the women were 45 years of age or older. A third of those women were over 55 years of age. Only two of the women were under 40 years of age.

Ten (66%) of the women business owners stated that they were currently married, four were divorced and one was widowed. Ten of the women stated that they had children, but only five of those women still had children at home. The children were clustered primarily in their high school teen years (14 – 18 years) with one child being 20 years old.

Four of the businesses were located within the City of Pittsburgh, ten were located in various suburbs surrounding the City of Pittsburgh, and one was located in a rural county of Southwestern Pennsylvania. Of the fifteen women business owners interviewed, five (33%) were in service businesses, four (27%) in retail or wholesale, three (20%) in manufacturing or fabrication, two (13%) in high tech services, and one (7%) in engineering. Four of the women business owners had been in business five years or less, six for six to 20 years and five for twenty years or more.

Seven (47%) of the women business owners declared revenues of \$1,000,000 or more in their business. This included all of the manufacturing and fabricators as well as one service industry, one large auto/truck dealership, the high tech companies and a spa service. The two businesses that stated revenues of \$500,000 to \$1,000,000 were in engineering and video/multimedia communication. Service businesses and three of the retail/wholesale businesses stated revenues of less than \$500,000.

There were varying legal business structures. There was one Partnership, two Sole Proprietors, one Limited Liability Company, four S Corporations and seven full C Corporations in the sample.

Three business owners had been in business ten years or more, with two of those being in business over twenty years, while stating revenues of less than \$100,000 per year. Most of the business owners with revenues of \$500,000 or more had been in business more than ten years. One woman had been in the spa business for only six years, but had thirty years of experience of running a salon business. Another woman had been the owner of the business for five years, but had been with the company twenty-seven years prior to purchasing the business. A woman who ran a manufacturing business had been the owner for thirteen years, but the business had been in the family for seventy-eight years.

All of the businesses with revenue of \$1,000,000 or more were owned by Caucasian women. Of the eight businesses with revenue of less \$1,000,000, three were owned by Caucasian women, three African Americans, one by a Hispanic woman and one by an Asian woman.

The smallest number of employees was clustered in those companies that had revenues of \$100,000 or less. The women owned companies with the highest number of employees, 38 each, were located in the auto/truck dealership and an industrial transformer manufacturing company. Although fully women owned, three of the women business owners stated that their husbands were employed within the company – the engineering consultant, the video/multimedia communications firm and the industrial transformer manufacturer.

Attached is a chart of the women business owners who participated in the study:



Table 5. Chart of Participating Women Business Owners

Identifier	Type of Business	Number Years in Business	Legal Structure of Business	Annual Revenues	Number of Employees	Age	Race/Ethnicity <sup>1</sup>	Marital Status	Children		
									#	Ages	# Still at Home
L. Braden	Jewelry	5	Corporation	\$24,999 or less	0		Black	Widowed	0		
DID	Public Relations	20 ½	Sole Proprietor	\$25,000-\$49,999	0	49	African American	Married	0		
JRF	Business Consulting	29	Partnership	\$50,000-\$99,999	2	60	Caucasian	Divorced	1	35	
Hilde	Gift Shop/Wellness Center	10+	Sole Proprietor	\$50,000-\$99,000	1	58	White	Married	1	17	1
Chloe	Bottled Water	3+	S Corporation	\$100,000-\$249,000	2	49	Black American	Divorced	1	15	1
J.Martinez	Law Firm-Immigration	2	LLC	\$100,000-\$249,000	5 1-FT and 4PT	39	Hispanic	Married	2	14,15	2
Amy	Engineering Consultant	14	Corporation	\$500,000-\$1,000,000	9	39	Asian	Married	0		
MOG	Video, Multimedia Communication	20	Corporation	\$500,000-\$1,000,000	5	49	White	Married	2	20,18	2
Maggie	Manufacturing	5 (27 years with same business)	S Corporation	\$1,000,000+	24	54	Caucasian	Married	0		
Annette	Auto & Truck Dealership	15 ½	Corporation	\$1,000,000+	38	48	Caucasian	Divorced	0		

Identifier	Type of Business	Number Years in Business	Legal Structure of Business	Annual Revenues	Number of Employees	Age	Race/Ethnicity <sup>1</sup>	Marital Status	Children		
									#	Ages	# Still at Home
Tech	Technology Consulting & Development	14	S Corporation	\$1,000,000+	15	53	White	Married	2	23,28	0
Susan	Manufacturing	13 (Business in existence 78 years)	Corporation	\$1,000,000+	38	61	Caucasian	Married	2	32,33	0
Lee	Industrial Fabricator	42	Corporation	\$1,000,000+	13	59	Caucasian/ Italian	Married	2	26,29	0

<sup>1</sup> As self identified by the women business owners.

### *Organization of Findings*

The following analysis of themes and sub-themes provide more clarity on the *voice of women* in how they see their experience in business and provide more detail towards understanding the perceptual lens that women use in business. A summary of the key findings for each theme is presented first, followed by a discussion of sub-themes highlighting the voices of the women business owners who participated and then a concluding summary.

### *Theme 1: Purpose/Path/ Passion*

#### *Key Findings*

- The choice to start a business was less of a conscious or planned decision and more of a reaction to life circumstances, i.e., job layoff, divorce, death, even when those circumstances were less than personally or socially optimal.
- Business ownership was viewed as an opportunity to re-structure their life and regain greater control over their life.
- Not working for someone else and gaining greater flexibility and control over one's life were stated as appealing reasons to start and own a business. Role models were not seen as a source of inspiration for starting a business.
- Having a business was seen as a means to create change in the way business is conducted and as a venue to merge life values and ethics with their work. Business ownership provided an opportunity for deeper life purposes to emerge and a means to use and express passions and talents.
- The women frequently stated that they did not choose the business that they were in, but rather that the business chose them. Many of the women indicated that through their business they had created what they consider to be their 'ideal' job.
- Not one of the women indicated that they had started a business to make a large sum of money and financial rewards were not seen as being a one of the greatest joys or rewards of business ownership. Rather, the women shared that building something they can be proud of and seeing results of their work; meeting new people; seeing satisfaction, growth or change in customers, employees or family; and being able to give back to the community were stated as the greatest rewards of business ownership.

- Only a third of the women business owners indicated that their future (5 and 10 year) vision for their business included business growth or expansion.

Most of the women that participated in this study didn't consciously and intentionally choose to start a business when they did. As MOG described it, "It was less a decision and more just a reaction to circumstances." Only one woman admitted to leaving a job with a conscious intent of getting into business. She later admitted, however, that the business she desired was supplanted by a business choice made by her father, a long time entrepreneur.

Extreme life changes, such as a job layoff, divorce and death often acted like a catalyst for some of these women to begin to re-think how they wanted to re-structure their lives. As one woman expressed it, "I was a 40DD, 40 years old, divorced and downsized."

This was especially true for those women who had been employed by large corporations prior to making such a change. These women shared that opportunities that fell within traditional career paths and experiences oftentimes were not available to them for various reasons, but frequently because they had families. Not having avenues and opportunities for advancement was a strong impetus to make such a change. As Maggie shared,

I'm sure that you've heard it a thousand times...and my situation is not at all unique. I just couldn't get anywhere. I mean I was a top performer. I had incredible reviews, year in, year out, I couldn't get promoted. I couldn't get new opportunities. I couldn't get new responsibilities. I naively thought if I just paid attention to my work and did a good job and worked hard and performed that I would be rewarded, not just financially, but I would be given new opportunities and responsibilities.

Due to the way that they had experienced business, the opportunity of having a business also appealed to women as a means to create change in the way business was conducted. Amy indicated that,

I dealt with projects and saw some of the negative things about it... Also when I worked at the automotive plant, I dealt with projects and saw a lot of things I didn't like about consulting companies. So that was mainly the reason for starting. I felt that people who were in the consulting business didn't understand that their job is to work for the client...didn't understand that it was their job to make their client's life easier. A lot of times it seemed like they kind of looked at the dollar value...ignored the projects 'cause they're sort of busy with other things and then postpone things and at the last minute try to put something together. Those were the things that I saw and mainly I think (that's) how corporate handled the project or what their philosophy is and I didn't really agree with that.

Maggie adds her thoughts about having an opportunity to create change,

It just seemed so obvious and it seemed like the right thing to do and the ethical thing to do. Not just for me...and our employees also...but our customers who we worked very hard for in those three years that I served as President, I mean one thing that we did get to do was we did change the way we approached our customers and we became much more of an asset to them. We offered them more. We expanded our product line. We expanded our services. We listened to what they wanted and then we did everything within our power at that time to be able to pull it together for

them...and we couldn't let them down either. Same with our vendors...you know our vendors were good to us. They were pulling for us and they really were very patient. They helped us...couldn't let them down either...I didn't want to disappoint any of those people. As I say, it really wasn't a difficult choice...at that...when the time came.

One woman actually 'grew' into owning her company. Starting 40 years prior in a clerical position, she continued to grow with the company, eventually becoming a stockholder and then the majority stockholder. She, along with two other partners, purchased the business after the original owner had passed away.

Another woman joined her company as the Director of Sales and Marketing, ready to make some changes to improve the company. When the owner died suddenly, she was encouraged to become the new President and manage the business and later was asked to outright purchase it.

Some of the other women explained that they had tired of working for other people and wanted greater control over their life. This was especially true of those women who had younger children. One woman described almost a synchronistic series of events that led her to meeting a business partner and initially starting a business.

The vision for those women who took over an existing business was to have the business survive, to be flexible enough to change with the times and determined enough to make the necessary business changes that would enable the business to sustain. Susan, who entered a technical business without technical skills, found that this was especially challenging. Annette, who purchased her automobile business, sought to grow her business and felt that she realized this vision through expansion and product changes.

The business visions of some of the other women were intertwined with personal needs and goals and often a way to meet immediate needs. JRF said her business started out of necessity and that she was just looking for a way to make a living and raise a son after being divorced. J.Martinez wanted a source of income that allowed for better control and flexibility in her life. MOG was seeking a way to create a job for herself. DID shared the following,

I didn't have a vision when I started. I got laid off and it was like whew what am I going to do now? Oh I have been doing this, so I might as well just go ahead and do it and make a living of it. So I didn't really have vision but I guess when I did get a vision, as you get older and as when you're in something a long time of course your business is going to change because you grow. If it doesn't change then you don't have growth. So yes it has changed.

Chloe wanted to have something that she could call her own and to create a legacy that she could leave to her daughter. Geri of Uptown Spa said that originally the opportunity to open a business just happened and that it took her a while to realize that she had to do something to actually make the business happen. Now, she says, the vision has changed. She now looks at what she needs to do to go on and get to the next level for herself, and not necessarily the business.

Other women found that their business provided an opportunity for deeper purposes to emerge. Amy wanted to provide a good work environment and to have a firm where people were good workers and to be able to keep and respect them. Lorraine Braden wanted



to make money while doing something to support developing countries. Hilde shared that she realized, for her, the business had a spiritual purpose,

Well it's grown after getting the store and finding out what I think what was more my purpose in having a store and that's to support people in their spiritual work. I found that having products and ...products just aren't it for me...it's...it's really about bringing women together, primarily women, of course men are always welcome...but it's turned out that it's primarily a place for women. Did her vision change? Oh certainly it did. At first it was just to have a store. And then when I realized that there was a spiritual purpose behind it I started seeking spirit more than anything about business. And so I've muddled through. It feels really good when I see people's lives changed because they came here and met someone or did a class and realized their potential in a thousand small ways. I can't pretend to be a facilitator ... maybe I'm a facilitator of great beginnings for people to just get started...realize their value, realize their potential and maybe give them opportunities to learn more about who they are and what they came to be.

Tech wanted to merge her life values with her work. In her words,

Well the corporate vision certainly has changed. I mean we've evolved and so that has changed over the years. My personal vision really has not. You know I still try to bring the values that I live in my life to my workplace. And for the most part that's been pretty steady. I mean I certainly had to re-evaluate some (things)...like how I

deal with employees. That's more tactical than really the vision portion of it. So, personally, no, but professionally, yes.

What are those values that Tech felt were important to embrace on the work site?

I think that it's important to treat your employees with respect, to view yourself as a steward, which I really try to do. We had to have layoffs here once, and I know that's a part of doing business, but it was the most horrible experience in my life. I make it point to try not to go there again. So, to treat my employees the way I would have liked to have been treated when I was an employee. I think that's important. And to make this a place where people like to come to work and where they feel that they can explore who they are and really go as far as they want to go. I mean I wanted to be able to do that for myself. I wanted to create an environment where I could do that for myself. And in the beginning it was just me and J so you know it was easy to do that. And then when you start adding employees, to really foster that. In the beginning, again, if you have one employee, that's easy. But when you have 15, you know then it becomes a little bit more difficult. I don't know if difficult...it takes a lot more planning...to do it...the more employees that you have and the bigger that you get. You know we plan to double here within the next year...so...it's going to be an even bigger challenge I imagine.

Her business partner, Jane Syms echoed something similar, but also shared that she was seeking a way to have greater control over her life,

Okay, first of all my vision for starting the business was to be able to control my own destiny. If I was going to be extremely successful then I wanted to benefit from that instead of some huge corporation benefiting from that. And I also wanted to be able to run the business the way that I thought it should be run – honestly and ethically and I wanted to do all that. So I think that my vision was to create a fairly small, self-sustaining profitable business that I could run in the way that I believed I needed to run it. So I think I've realized that vision. I think the vision has changed because I always envisioned it being a fairly small organization and at this point I'm starting to envision it being a large organization because it's been a very successful. I'm probably now where I probably didn't even dream I would be when we started the business fourteen years ago. I didn't think it would be this successful. So, now, I want it to be a little bit bigger. So, my vision now is to take this and grow it even more and become a very serious successful company that someone would be interested in continuing to run even after I'm all gone. You know...originally my vision was ...this will be my company and I'd run it and eventually I'd retire and then it would go away. But that's not the vision any more. The vision is I want it to continue even after I'm gone. So that's kind of changed.

#### *Personal Life and Business- The Timing of Their Businesses*

It was interesting that the timing on when some of these women started their businesses was not necessarily optimal in terms of their personal life or even the social culture at the time. JRF talked about starting her business in the mid 1970s right after she had separated from her husband.

So it was like, oh my God, a woman starting her own business and getting a divorce. It was like...they really didn't understand it all. And the big solution then was to go to work for Westinghouse or one of the big corporations and get a secretarial job. And if you have to do this thing (get a divorce), go do something very traditional, safe. So it was difficult for them (family) to understand what I was doing and why I was doing it.

Others indicated that they already had a high level of stressful activities and events in their life when they decided to embark on a new business. Geri of Uptown Spa started her business after her husband had lost her job and she was raising two small children at the time. Amy had just moved to Pittsburgh and bought a house. J. Martinez had two children in school. Her husband had just retired from the military and he was trying to transition into a new career. MOG had just completed graduate school and was 'really' pregnant when she went out on her first sales calls.

For Maggie, the situation was a little different. She began her business at the time that her husband was retiring. She questioned whether and why she would want to take on responsibility as her husband was easing out of his professional responsibilities. As it turned out, this arrangement worked in her behalf as her husband was available and able to 'be there' to support her as she started the business.

Knowing the effort and time that it takes to start a business, the efforts that these women put forth during some of the harshest and hardest times of their life begs for admiration.

### *Choice of Business*

Traditionally, in business, when one begins to consider the type of business to enter, one considers how to match or marry one's skills and talents with a timely opportunity in order to realize a financial gain. The women in this study seemed to walk outside the lines of traditional business. They were quite adamant that they did not choose the business that they were in and that, in many ways, the business chose them. Not one of the women talked about their business choice as being a link or means to an opportune moment or to making large sums of money. Rather they shared that their business was a means to use and express their innermost passions and talents. As DID succinctly says, "Cause it's what I do. It's what I am." Lorraine Braden speaks of it a little differently when she talks about her jewelry business,

I love not doing something just to grow my business or to do something to make money...but something that I love and also that can contribute to a better understanding in our world...and definitely we need to understand Africa better. And I think one way to do that is through this art...promoting the art.

As such, these women did not engage in business planning as a first step to embracing their businesses. Chloe talked about her decision to enter into the water bottling business less in terms of strategy and more in terms of,

Okay what else am I going to do? I had no idea what I was going to do. I just knew I could do something. So why not? And because it was different...who was doing bottled water and especially who was a minority who was doing bottled water and

who was a woman? And I kind of always did like to do things that were a little weird...off the beaten path...even though I didn't pursue them. So prior to this divorce I was not really a risk taker, I think I was becoming a risk taker. I think that's the thing.

She further described her plan as a living, breathing document that took five years to figure out.

The key for many of these women was to be open – open to the possibility, open to the journey, open to the unknowing, open to the risk, open to new experiences and new learning, open to becoming more than they ever thought possible of themselves.

#### *Inspirations and Role Models*

The women were asked if there was anyone who may be their role model in business or who had inspired them to start a business. For many of the women, there was no specific role model that inspired them to start a business. As Lee related,

There isn't anybody I aspire to be other than being better myself. I look at people like Bill Gates, I'd admire him. Do I want to be him? No. I'm very happy basically with where I am 'cause again this avails me the freedom I need to be a wife, a mother and also to making a living, decent, and run a business.

Many suggested that it was their mother, father, another family member, or even a teacher, who they looked up and who they felt had provided inspiration, not necessarily for business, but life itself. Maggie shared, "I think just giving me those values....giving all of us those values." Or as Amy related,

I mean my role model has always been my mother. I had friends when I was growing up...but she was really my best friend in high school. We talked a lot and she taught me a lot and she was always telling me...respect the people who have knowledge... it doesn't matter the degree or what they look like outside... it's the personality and what they know. I think that helped a lot. And she always said...give people a chance...trust people...just as long as they don't give you a reason not to trust them... those things. So I would say she's probably my role model. One of the things I remember in Korea. I don't remember too many things but ....monks used to come and knock on our door...I remember that regularly... and she would always give them food. I remember some houses...they just close the door on them. I didn't know who they were and I explained and I asked who are they? And she said they're monastery people...they're monks and they're religious and I said, 'Well why are you giving them food?' And she said, 'Well you need to support people who do things for others.' They're there to help people and she didn't believe in the religion but she felt you had to do. If someone was out of town...any of my sisters or even myself... could bring people home and she would never be mad about that. At the last minute we're bringing people home and she always welcomed them. She said, 'Bring people who are out of town who don't have family or who don't have somebody to share time with.' So we saw a lot of that...so that's the kind of things that I learned from her.

Jane Syms said her mother taught her about risk taking and to go for something if she wanted it and not to be concerned if she didn't know how to do it, as she could learn. Susan

learned how to deal with adversity in life through her mother-in-law's consistent optimism and cheerfulness.

Some of the women felt that, even though they weren't role models per se, that they had learned something from other businesswomen. J Martinez said that she learned about multi-tasking from Martha Stewart and that, "...having a lot of things going on at one time is doable." JRF talked about two of the local businesswomen who had inspired her because, "...these are tough women who were put into the circumstances in the 50's and 60's who had to raise families and made it regardless." MOG shared that there were quite a few women who are part of Power Link, an organization that helps women to grow their businesses, and mentors at the University of Pittsburgh Entrepreneurial program, that she looked up to for their accomplishments and their help. Tech felt that she learned from everyone she meets,

God, that's a good question. You know I can't think of anybody. Isn't that terrible? I should have a role model, shouldn't I? I mean I really...I know this sounds corny but it's really true. You know I meet a lot of people 'cause part of my job is being the public face of this company. And I am learning something new everyday. Every single person that I meet I learn something from. And some of it's good, like oh I didn't think to do something like that or watching how they interact with other people to learn how they do that. To be more polished. Or to look at somebody and say, 'That's not the right way to do things.' I'm watching all the time. I really am. But to say that there is one person that's really been like a mentor or role model. No I don't think so.



### *Passion and Commitment to the Business*

To get a better feel for the passion and commitment these women had for their businesses, they were asked if they would consider leaving their business for their ‘ideal’ job and, if so, what would that job look like. Maggie, Gerri of Uptown Spa, Hilde, Jane Syms, Lorraine Braden, and Tech all agreed that they had, in some ways, through their businesses, created their ideal job. As Hilde expressed,

I don’t know that I’d ever leave my business for my ideal job...’cause I’ve created for me what is the ideal job. I get to meet and greet people all the time. I get to talk about what’s on my heart and I can explore what is on their heart. I can help them understand who they can be if they change the way they think. There are a lot of lessons for me there too. Everything I teach is something I need to learn. I think everybody I meet enhances me and I’m hoping that I enhance everybody that I meet too. So, at least that’s the goal. Doesn’t always pan out that way. Life does kind of clip you every once in a while but it’s rare.

For some, it was the realization that they couldn’t or wouldn’t work for someone else again. As Maggie indicated, “So this is it...I don’t want to do anything else...not in the way of a job, let’s put it that way. I mean I think I would really have a hard time going back to work for somebody else and especially the people that don’t have the same values and the same ethics that I have.” Tech put it another way, “I would never, never, ever, unless I had to feed myself, work for someone else again. I just cannot imagine doing that and I can’t

imagine that anyone would want to hire me. No, I think once you do this you're marked for life."

Lee and J. Martinez felt that their ideal job would enable them to stay at home and be more involved with their family. Annette, JRF, DID and Amy would leave to pursue interests that are close to their hearts. DID and Amy would do something that isn't quite so stressful, but would improve the lives of others, such as working with youth or women or minorities. JRF would be a bank president so she could help more small businesses. Annette would return to her interest in the arts, but as she explains it is because she sees that our society is losing its ability to be creative,

I don't know...see I've always loved the fiber arts – quilting, needlepoint, the things that are very traditional crafts and traditional arts. Which today, nobody appreciates and nobody does. But they're a dying art. And I want to somehow figure out a way to keep those alive. I don't know how, but I have this burning desire to somehow make it so that young people...I'll even go to the cooking side of things. There are people today that I know that their mothers do not cook at all. They eat fast food. They eat in restaurants or they eat frozen whatever popped in an oven from the grocery store. Our world today is so fast. There's no ability to think anymore. There's no time to think. You have to be able to make a decision in a snap. You are asked because of technology to do more work in less time and you make less money. So I need to find a way to teach creativity ...and keep something alive that holds onto heritage, tradition and the ability to let people express themselves, other than in a box, as I call a computer. Because I think today, society, our children are regimented in their

thinking. They'll be great factory workers, but there aren't any factories here. But because of team sports and because of, not just team sports, but because they are sent to...you go to football, you go then to baseball, they then go to soccer, they then go to basketball, ta ta ta, okay. And they go to boy scouts and they go to girl scouts. Everything in a kid's life today is regimented. There's no free time to play in the creek or ride their bicycle around the neighborhood or go shoot hoops with the pick-up team or go play hopscotch. They don't know how to do any of those things. I mean in the way that you and I grew up knowing how to think for ourselves. I guess that's my whole point of all this. They don't know how to think for themselves in my opinion. And because of the computer generation, they are willing to be far more direct...they can't look at somebody and have a conversation, but they can look at a computer screen and have a conversation. They have an inability to speak one on one with people. They have needs that are immediate or faster than even immediate. And they expect the whole world to operate that way. And I don't know how, but I have to work on something like that. Because it makes me nuts to think that we are creating a society where children are not creative thinkers. They're not independent thinkers. They are rote, you know. They're like punched out of a little cookie cutter. And I think that's not the way our society should be. I don't know. So I have a problem with that.

Ideally, Chloe and MOG would improve and expand their current businesses. Chloe would like to create an umbrella company that houses additional smaller businesses. She would also create a foundation that helps women business owners. MOG would expand her business globally as she explains,

You know I hit a point in PR where I can remember thinking if this business doesn't perform better, I'm going to go get a job. And it was a really a catalyst for the business to perform better. I think I might be there again...you know what I mean? But now I think I define performance less in terms of money and more in terms of challenges. And I'm personally interested in ...I'm getting more and more interested in sort of global ness. And so, I think that I will begin to look for opportunities that would allow me to interface with more people from more countries in more different kinds of ways than I've had the chance in the past.

*Visions for the Future – Where do they hope to be in 5 years? 10 years?*

Seven of the women wanted to see their business double, if not triple, in terms of customers or clients and revenues. One of the women, JRF, wanted to have her product launched nationally in five years and then be bought out in ten years so that she could write and start a loan fund for women and minorities. Chloe wanted her business to grow enough that she wouldn't have to operate the day to day. MOG discussed how she wanted her business to change its focus, develop more client retainer relationships so that it grows 'beyond her'. Susan would be happy to sustain her business at its current levels over the next five years. Two women actually wanted to sell their businesses and one wanted to be in the position of being able to relinquish her business to her employees.

Amy talked about expanding her business in a very tempered way to different locations, not to grow larger, but to provide better service to her customers. In her words, I mean we slowly are growing and we've grown rapidly before. We had at least double the employees that we have in one location and I didn't really like it because not only was it taking the toll on my physical, mental being but I just felt that our

employees were losing the company's philosophy or the focus of how the client in the project should be taken care of. I felt that there was only thirty of us but there were too many people telling others what to do and not really following the fundamental belief that I had about how the project or how the client should be. For that reason the client really wasn't getting the best service or the best materials or technical issues... because there were too many people in-between...they were losing focus of how the client should be handled. And that was my main concern. I mean it's hard for me to make them (employees) understand what the project is about and our whole fundamental belief is the client is...if they're not happy we can't possibly be successful. Our job is to make their life easier and if somebody is losing that focus in between then...and that's one of the things that I think that a lot of corporations...I'm sure they know deep inside that's what it is but somewhere during their day to day tasks and their routine they seem to forget that focus. You know sometimes they don't understand just why you're in business. You're in business because of your client, (they) have hired you and they're paying you to do that... and it's basically about maybe not really taking care of that person but ...how can I make the quick bucks kind of thing. In some ways being lazy and finding shortcuts also. So when... we grew...I think it was too fast maybe. It was hard for me to have everyone understand the philosophy. There were some people who were managing projects (who) didn't really understand that or hadn't really bought into that and wanted to do what they thought was the best for them or for the company and in the long run it wasn't. That's not what we believe. So that was the tough part...trying to have

everyone understand and see who's on board with us and who isn't and I'm really happy with the group that we have right now because everyone's focusing on that.

So in that sense I kind of stepped back from growing till I try to figure out what might be the best way to do that. And for us...our company...we want quick response and no nonsense, not going through chains to make decisions and going through all the political things that go on in the corporation. So we thought that it's better to start offices in different area and try to work in unison... where's there's a core group of people who have the same fundamentals, same belief and understanding of that. So that's what we started a few years ago and I guess in five years I'd like to have that expanded to different locations and hopefully in ten years...where do I see the business to be? Uh... may be a good role model for someone else to follow. I don't know ...I think locally some people are getting familiar with C. L. but maybe in ten years there'd be... would be a common name that someone says, "That's the type of company that I'd like to work for or would like to emulate."

The women also talked about buy-outs, retirements or just unknowingness about what could occur in ten years. All of the women indicated that they felt, for the time being, that they would remain in business. For some, this decision was economically motivated and, for others it was because the women enjoyed the creativity and challenge involved in seeing a business grow. As Geri of Uptown Spa expressed, "Probably...because what else would I do? I am my business. I am my...I am my passion. If I quit...if I quit...working...I don't want to die. My mother...my mother's 95, she still hasn't stopped working. I don't think I'll

ever stop working. Because I think when you stop working your mind shuts down. I think your work is your life...for most people anyway.”

*Joys and Rewards in Business*

It is fascinating, though not surprising, that when asked about what, in their business, brought them the greatest joy or reward, none of the women in the study mentioned financial rewards. Most of the women’s responses were related to meeting new people and seeing satisfaction, growth or change in people, whether that is customers, employees or even family.

J.Martinez says that her greatest joy and reward comes when her clients bring her stuff.

You’re going to find this funny. My greatest joy and reward in my business is when my clients bring me stuff. I have a client who ...it cracks me up...last winter we must have been eating stuff like crazy because my clients bring me food. We had candies. We had baklava. We had some pistachio nuts. We had all sorts of stuff. And we were always eating all the time. A client of mine yesterday brought me some flowers and she also brought me some zucchinis. So my husband says...he laughs at me...he says, “You prefer to be paid in chickens.” I’m like, “Sure, why not!” So I think that ...that says a lot for me because I think it’s also a very cultural thing. When you go to somebody’s house you never go empty handed. You know. So for them to come and bring something to me, that says a lot to me. Wow, look what they brought me. Or even if they bring me something...I have my table for gifts that I or that my staff get or that we get from our clients. And they range from a little

miniature Taj Mahal to little macramé faces or this, this and that. So we got all different types of gifts that we get from people. We get bottles of ...we got a bottle from Peru of some kind of alcohol drink from Peru...so we have lots of liquor. Things that people bring me...I got some prune drink from Czechoslovakia. So people bring me things. When somebody bothers to remember you and bring something to you I think that really says a lot. So...yea...food...lots of food. We had this poor girl who made cookies all the time that she came. And golly they were the best cookies. And you know we were like oh she's coming, she's coming...she's going to bring cookies. So that was a lot of fun. So that does give me a lot of joy....gives me a lot of pounds too, but.

Hilde's joy comes when someone is healed. "...when I see someone with that Aha moment, yes indeed God is in you and you do create your life and that you can choose a different way. They try it once and then they say, 'Oh my God, it works.' That... I love to see. So that's probably my greatest joy."

Creating work environments that enable employees to perform at their best and which encourage them to stay with the business is a reward that was expressed often. Geri of Uptown Spa explained, "Oh when I see my staff growing. Oh my God I get so excited when I see them, like being so excited that they can do something that I taught them. Oh that makes me so happy. I love watching them grow." Or as Jane Syms shared,"I think knowing that people enjoy coming to work everyday. Knowing that people have worked for five years and don't have any plans to leave. You know, aren't really out there looking for something better



‘cause they believe that where they’re working is just pretty darn good. I think that’s the best.”

Giving back to the community was the greatest reward shared by MOG. Her video company offers one free video project a year to a community organization, preferably one that tends to be women related. She looks at it both as part of her commitment to the community as well as a marketing opportunity to demonstrate her work to newer audiences.

Beyond that, these women indicated that building something they can be proud of, seeing the results of their work and not giving up were other rewards.

### *Summary*

The women in this study shared that their choice to start a business was less of a conscious or planned decision and more of a reaction to life circumstances. They indicated various reasons for desiring and possibly even needing to start a business – job loss and unhappiness, changes in personal life and for a few, an opportunity that presented itself – none of which included reacting to a concrete planned desire, at least initially, to undertake such an endeavor in order to make money. Other scholars (Bender, 2000; Fann, 1986) found similar reasons for women to seek entrepreneurship. In many ways, the responses from the women in this study on work and money fit the profile of Schaeff’s (1986) female system where work is described as ‘what we need to do with our life in a creative way’ and money is seen as ‘symbolic and relative.’

Various scholars indicate that the recognition of opportunity represents one of the most fundamental entrepreneurial behaviors (Eckhardt & Shane, 2003; Kirzner, 1973, 1979; Shane & Venkataraman, 2000). Entrepreneurs acting upon opportunity have been described as opportunity entrepreneurs and others, who start a business because they lack other

employment alternatives, have been described as necessity entrepreneurs (Acs, Z., Arenius, P., Hay, M., & Minniti, M., 2005; Reynolds, Bygrave, B., & Hay, M., 2003). Wilson, Kickul, and Marlino (2007) state there are both “push” and “pull” factors that contribute to a woman’s desire to start her own business. Seeking independence, self-actualization, financial benefits, and the desire to achieve a more comfortable balance between family and work responsibilities tend to “pull” women into entrepreneurship; while unemployment, underemployment, and dissatisfaction with one’s current employment “push” women into their own businesses (Brockhaus, 1980, 1982; Heilman & Chen, 2003; Weiler & Bernasek, 2001). Moore and Buttner (1997) found that women left their corporate jobs to start businesses because they felt that they did not ‘fit in’, encountered career barriers, or feel oppressed by corporate power and politics.

Wilson, Kickul, and Marlino (2007) further state that, for many, entrepreneurship is the vehicle by which they can achieve substantial wealth while creating a lasting impact on society. Yet making large sums of money and seeking financial rewards was not the primary reason for the women in this study to start their business. They shared that taking pride in creating something; seeing the end results of their work; meeting new people; seeing satisfaction, growth or change in customers, employees or family; and being able to give back to the community were the greatest rewards of business ownership. Similar reasons were reflected in the study done by the National Foundation of Women Business Owners (Entrepreneurial ideas motivate women to start businesses, 1998).

Moore and Buttner (1997) found that women move to entrepreneurialism for self-determination, autonomy and to create work environments that are more consistent with their values. The women in this study frequently stated that they did not choose the business that

they were in, but rather that the business chose them and that for many of them, through their business, they had created what they would consider to be their 'ideal' job. This concept is creating the 'ideal job' brings up a further question, do women use business creation as a means to create life-work structures that are more in alignment and supportive of both their needs and values?

Various scholars (Gartner, 1985; Bird & Brush, 2002; Burke, FitzRoy, & Nolan, 2002) have indicated that starting a business tends to be more complex decision for women and that women tend to respond to various non-monetary issues when making their decisions. Beyond being an 'opportunity' entrepreneur or a 'necessity' entrepreneur, could there possibly be a third, yet undescribed group, such as the women in the study who talked about using business as a means to create change and an opportunity for their deeper life purposes to emerge through the expression of their passions and talents?

Owning a business was seen by the women in the study as a means to have greater ownership over their life as well as gaining greater flexibility and control. Various scholars (Birley, 1989; Brush, 1992; Greer & Greene, 2003; Mitra, 2002) have indicated that the self-employment provided by business ownership is seen as a means of providing flexibility in work scheduling that generally is not available in traditional employment.

### *Theme 2: Preparation for Business*

#### *Key Findings*

- None of the women indicated that their decision to become an entrepreneur and start a business was a planned activity. Many of the women stated, "I didn't plan to go into business, business found me."
- Some of the women had formal business education or training, but none of the women talked about this education or training as really preparing them for business. They shared

that they felt that they weren't sure you could ever be prepared for business because business is a journey in which you keep evolving into different stages with different challenges. The business itself pointed out what one needed to learn to be and stay in business.

- Many of the women started working in high school and felt that they had learned people skills at an early age which helped them in their business endeavors.
- More important than product/service knowledge or formal business skills, the women felt that they had brought specialized or technical skills, their values, creativity, interpersonal and communication skills, and a willingness to learn and grow to their business. Those who viewed themselves as being creative people shared that they felt challenged to learn the business side of business.
- The women learned to surround themselves with others who have the expertise or skills which they feel they lack.
- All the women, but one, had family members who owned some type of business. Seeing these family members in business taught the women about the values (honesty, integrity, fairness) and foundation of business (working hard and diligently, delegating and customer service).
- There are cultural differences in the entrepreneurial spirit of immigrant families which needs to be explored further.
- Financial support for the business from the family was minimal. Some women received direct help from family with business tasks. The greatest area of business support from family was with childcare and household chores.
- Financial resources and the addition of more skilled personnel were stated as key to help the women realize their vision for their business.

Prior to owning a business, these women had a variety of rich experiences that led them, some through synchronous events, to considering becoming an entrepreneur. None of the fifteen women that participated had initially consciously decided to become an entrepreneur and start a business. The entrance into business was part of a journey and as many women stated, “I didn’t plan to go into business, business found me.”

When considering the experience of women business owners, it is helpful to look at what preparation these women thought they needed and what preparation they had prior to starting their business. Women business owners were asked about their prior work experiences, the skills and knowledge they brought to their business, any impact other family members in business may have had on the women business owner, and the support these women business owners may have gotten from family or friends.

### *Preparation for Business*

Even though some of the women had formal business or financial training, none of the women talked strongly about the impact a business education or training had on them being prepared for business. In some ways, they indicated that you can never be quite prepared to be in business because you keep evolving into different stages that have different challenges. As J. Martinez stated, “I felt there was some formula or some models, some framework that I needed to learn. And then I realized that there really wasn’t. Everybody was just really...tap dancing to their own routine.” Or as Amy shared,

I was scared. I don’t know if you can be prepared for business until you start...you learn so many things...through bumps and bruises...when you are three years old to five years old to ten years old, you face different stages of issues and hurdles...it

doesn't matter what business you're in, you face similar things...(example) I tend to do a lot of technical work myself and you're afraid to let others have responsibility...but you come to a point where you have to let go and become a manager and do sales and marketing in order for your company to grow...you have to make that leap of faith.

A couple of the women shared that they had been preparing for this moment in their life, even though not formally, for many years. As Lee shared, "My prep work was done all the years ahead...before me. What I learned I can't really pinpoint or put in a bottle. My most important things I learned here was how to deal with people. If you know how to deal with people, you can be a success. You have to know how to deal with problems, be honest. Treat them fairly." Or as DID said,

I prepared for it I guess the whole time. I always try to tell people when they are younger you have to know what you want to do even when you are in high school. You should have a little bit of an idea of what you want to do and I knew what I wanted to do. I knew I wanted to write because I had had that experience. So the experience I brought was when I went to college... I was the editor of my newspaper. I wrote for newspapers even when I was in college. The things that I have done I guess from high school till now I have always done. When I went to college, mass media and communications was my major so I was prepared for that. I had a little bit of everything - the media, TV, radio and then when I got out I worked for a newspaper so I was doing what I wanted to do. I used to freelance for newspapers

when I was in college. I worked for the *Courier*, you know even as a freelance even when I had my job and when people would ask me to do things I was always doing press releases, organizing programs and that kind of thing. So I was... I just have been prepared. ...all things were working up to it... this was what I was going to do and I just started doing it. God bless me I fell into it.

Others felt they had just leaped into the business. Geri of Uptown Spa shared,

I had no idea...I just jumped right into it. I had no idea, none, zero. I had no idea. All I know is that I had this idea and I was going to make it into a reality, no clue what I needed to do...I felt prepared in my brain. You see I thought I could do everything. I'm a goal oriented person. If I set my mind to it, I'm going to do it. R. used to tell me this all the time, 'you jump into a bucket of ## and then wonder how you got there later.' He said, 'You don't think.'

Hilde stated a similar experience,

(I) just jumped in...we pretty much had everything that we needed. As foolish as it was, I guess I did (feel prepared). I just knew I needed to do something....having worked for the telephone company because it is very structured and then having begun with my own little business...custom draperies...and managing the huge job from the nuns...I felt confident that if I could handle that without knowing what I was doing I could do it...it's experience...education.

Or as Annette disclosed,

I was 30 something...I guess I must have felt prepared because I wanted to do it. I didn't know that I didn't know so much at the time. Was I prepared? No. Did I think I was prepared? Yes. But I think that you go into things sometimes...I don't want to say on a whim, but sort of blindly, because you don't know what something is unless you've been it. It's like getting married or anything...taking a new job...you never know exactly what it's going to be until you get there. So are you prepared? I guess you think you are prepared.

Lorraine Braden stated it was necessity that prepared her for business. As she explained,

To me it's been hit or miss...I'm not a person that has a master plan. I'm fortunate that I got very good skills from my family – how to relate to other people, how to have compassion, how to be organized at a young age, how to do the right thing, how to be ethical...those core values I received at home and also through my church...I don't have training in business per se...I have at various times taken small business administration courses...that's given me a lot of information on how to run a business. I started my business...out of necessity. I mean I didn't want to work for anyone, and in Africa, the salaries are so low that you cannot have a livelihood on those salaries...so I really had to start my own business.



In retrospect Tech felt that she would have put more effort into planning her business than she had,

You know we were stupid; we really were. We were just so confident that we could do this that we just sort of plunged in. So if we were to go back now...I would do a whole lot more market research, seeing what the competition is doing...being more formal about a business plan...we didn't do any of that...we just did it.

But even having formal business training or experience didn't quite prepare the women for owning their own business. Jayne Syms revealed,

I should have had some more financial training. You know, even the stuff you have in college, the accounting, doesn't really help you. It's not enough when you are starting your own business to understand financially what it means to run a business...I had my business training as far as my degrees go so I did understand the concepts of running a business and I had worked at companies before so I knew what it was like to work within an organization...actually I feel I was pretty prepared to start a business. What I wasn't prepared for was realizing that it's hard. When you're starting it from scratch with nothing...literally we had not a client ...we had one computer. We had nothing. That's much different than going into an established business...and people don't realize, I think, how hard that really is. It really is hard.

MOG felt that the business experience itself pointed out to her what she needed to learn to be and stay in business. As she shared,

I don't think I thought about it in terms of a business...I thought about it more in terms of freelancing...just in terms of making some money. It took me a while to grow into the idea that this is a business and yes it has to function like a business and yes, there are some rules and ...proven successes in the past that might be useful to us to look at in how we go about doing what we do...we had a couple of years where taxes were a big surprise. I think that until I had that small business experience I didn't really get what small business did. If I were to do it again, I would take a lot more math and lot more business. You know I've really spent my adult life sort of catching up on the business end of it. My background is in theatre, literature. We're creative people by nature and learning to do all the business stuff...is still a task I have to make myself do. I've done all the programs that come along. I've done the SBA stuff and a course at Chatham that was great. Then I got my Power Link panel and Power Link has been a tremendous learning experience for me everyday. I've learned so much through that organization. And now I'm at the Institute for Entrepreneurial Excellence at the University of Pittsburgh which is part of their business school...it's this fabulous networking opportunity. I may be the smallest business in the room...so it's like a great set of potential customers.

One of the ways that the women felt they had prepared themselves was by surrounding themselves with the expertise and skills that they needed, but felt that they

lacked. J. Martinez stated, “I rely on other people a lot for their skills...so my preparedness was being surrounded with the right type of people.” Or as Susan shared when talking about taking over the business and her dad’s death,

I had such a different style...I am not technical...technical people don’t always make good managers...but engineering is key to my product. I don’t understand even though I can go out and kind of tell you how a transformer works, the design of it, I don’t really understand. I wish I had a better grasp on that...I don’t have that kind of brain...that kind of training...that’s the one weakness I feel so I try to get myself the very best people I can find.

Maggie revealed, “I learn every day...was weaker on the financial aspects. I didn’t know much about manufacturing and now (I) am running a plant a thousand miles away...but went out and hired the best person I could find.”

In the case of JRF it was looking for the best partners,

Looking back at it now, I probably did not think of it anyway the way I should have. I was fortunate to have two business partners that had more practical business experience. I took business management in college, but that in no way...of all the training that I have received, if you want to take a look at the total 7-8 years of training, none of it, none of it really touches what it is like to run a business. ...but I

had two business partners and they were supposed to do what I didn't like to do or didn't know how to do.

### *Prior Work Experience*

Many of the women in the study had a variety of prior work experiences starting in high school. Annette started working when she was 15 years old, helping with activities and tours at a resort and then working at an ice cream store. Lee began working at 16 as a candy girl at the local theater. When Amy was 16, she taught tennis to kids aged 7 – 12 as a summer job. She also worked at the library. J. Martinez was a cashier at McDonald's, then worked in the galley at a naval base. Lorraine Braden, at age 14, started working after school and on Saturdays at the Carnegie Library for fifty cents an hour. She also volunteered with the Red Cross. Throughout high school, Jane Syms worked as a waitress at the Sweet Williams restaurant in downtown Pittsburgh. She also worked for Junior Achievement. MOG also started working when she was 14 at a variety of jobs.

After graduation from high school these women worked in a variety of jobs and settings adding to the richness of their experiences: Selling Avon, cleaning houses, mail clerk, billing clerk advertising coordinator, environmental lab tech, environmental chemist, sales and marketing, remediation contracting cleaning up old federal sites of weaponry, ordinance and, decommissioning bombs, and directory assistance in a telephone company. One of the women, Amy, was one of the first females hired by Ford and placed in the College Graduate Management Program. Hilde was one of the youngest assistance chief operators in the telephone company.

These experiences provided an opportunity for the women to see business in action, but more importantly to gain people skills which they found invaluable, later, when running their own businesses.

### *Skills and Knowledge They Brought to Their Business*

It was interesting that when asked about the skills and knowledge that the women felt they had brought to their business, they spoke little about any formal business education or skills that would enable them to increase their profitability. Instead they spoke about the specialized or technical skills, the values, the creativity, the ability and willingness to learn and grow, and most of all, the interpersonal skills they brought to their business. Interpersonal skills and communication were seen as having a vital role in helping women in their businesses to sell their products or services as well as to deal with their employees, their clients, and also their families. These skills were often seen as being more important than product/service knowledge or formal business skills in helping women to establish themselves in their business. In many ways, they use their communication and empathic skills to help them establish and share a common bond, one that goes beyond the bond of the product or service being offered. This can't be stated any better than in the words of some of the women themselves:

Lee shared many of the skills that she felt she had gained, but stressed the importance of treating employees as you would want to be treated,

I've learned how to work with people. I've learned the power of persuasion through being kind. Over the years, I've learned how to deal...I feel that this working here has taught me to deal in my personal life in the same manner. You learn to take

things as they are and just try and deal with it 'cause there is nothing more you can do. It teaches you, if you choose to open up to it, it teaches you to be able to work with people. I've learned to treat people like I wish to be treated. So being a mom, besides a president of a company, I treat my people the same. Their families are very important to us. And it works. I have a very good team. They respect me. I like them. They like me. We have our moments but basically we work really well together. But it didn't come easy. We had to clean out, you know, get rid of the bad apples. So we have a small company, but we all care about each other besides working well and I'll give you a real quick example. One of the gentlemen here, his wife is experiencing cancer. So I pulled him in the office and I said, "Hey, whatever time you need, whatever...if you get into financial trouble, you let me know." And that comes back to you tenfold. All you have to do is treat people how you want to be treated and you'll be a success, I think. Maybe not in your business but somewhere you'll be a success.

J. Martinez speaks about building and sustaining relationships as being critical,

Probably the best skill that I brought in is being able to get clients and to retain clients. Keep the client happy, give the client what they need to do, keep them informed and be there for your client. And it's kind of tough because you still have a life... you still have children, you still have a husband, you still have vacations that you have to take. People get sick; you're not in the office. This and that... but everybody wants you to be there when they need you. So it's hard to give an excuse.

I'm sorry I couldn't return your call, I was sick. I'm sorry, I couldn't return your call, I was on vacation. Sorry I couldn't return your call, I was here. And it's even worse for mothers and wives because you got to do it all. Okay if you're a man and you're an attorney, you got somebody taking caring of that. Okay. But when you're female, I think it's harder and I think one of the skills is...again... I form relationships. So I form good relationships with my clients and so they trust me. So if I'm not there, then they trust that ... that my paralegal will take care of them because I'm in touch with my paralegal about the cases. And then we have a good foundation on our relationship for that. If something happens and gets denied or goes wrong, then they trust me that I'm going to fix it for them. So ...I'm selling relationships with them. So that's' the way I look at it. So, I'm not really selling a product. I'm not really selling myself. I'm just really selling that I will have a good relationship with them because I can't even sell my product now, because now there is no guarantee. I can't guarantee that I'm going to get you a green card or I can't guarantee that you're mother's going to be here next week. But I can guarantee that I'm going to do the best that I can and work with you to get there. So that's ...that's it...so that's what I'm selling...which to me is a little bit more palatable than you know, here let me sell you this product here...this, this and that. You know and so I think that's ...that's probably the best skill that I've brought in.

Jane Syms talks about the importance of attending to your customer,

I think I brought the idea of knowing that you have to listen to your customer, that you know...you have to be able to listen to what your customer wants, realize what your needs are, because the company has needs also, knowing what your strengths are, what your weaknesses are and being able to blend those together and help the customer.

Susan shared that the way women communicate is an important skill,

I think women come about management very differently from men. Women do a lot more listening and I think women have better people skills. So, I think I brought that. A lot of mediation kinds of skills. You know when you work with an all male workforce it's amazing how you sometimes have to get in there. And you have to be the conduit from A to B. It has to go through you to work. A's not communicating with B and you have to get in there and enable that communication to go on. And I do a lot of that. I listen to somebody complain about so and so and then I work around it without being intrusive or without saying why I'm there to get those parties to come together. And I think those are skills that women have. Certainly, I didn't bring any knowledge of the product with me.

Annette talked about how important it was to always be willing to learn because there is so much change in her (the automotive) industry. She related an interesting experience,



And by the same token you have to be willing to constantly learn, 'cause in this industry things are changing every day. Always a new product, as in every business, but there's always a new product. You can count on it. You can count on some new program that the factory is going to come out with. And you have to constantly want to be educated, whether you are in a sales business or whether you are on the service side. I'll tell you something I did a few years ago for Leadership Pittsburgh. They had a program where they wanted people to shadow businesses so I offered have people come in here and shadow us. Well that literally meant that two people, teachers from the Pittsburgh School system, City of Pittsburgh, came here and worked to shadow us. That meant they had to work our hours and do our jobs...like we would. The first day the woman said, "It's 2:30. It's time for me to leave." And I sort of looked at her like, cross eyed, and I said, "Excuse me, but you're in the XYZ department and that department's open until 6:00 tonight. So you're going to have to find child care or whatever it is to take care of it because you're not leaving until 6:00." And she did not know how to handle that. It was like, excuse me, but our people have to do that everyday. My employees have to do that everyday. This business is a very long hour, labor intensive industry. So later that week, you know 'cause we transferred them...we had a very comprehensive program to teach them every department in this building. And it was fascinating because later that week she was in the service department. And they both were. Something happened and I said, "What do you do again?" And this one person was a reading specialist. And so I said...we were talking about technicians and I said, "Well let's see if you can read this." So I took a manual, which by the way, today we don't even have, manuals

anymore. Nothing's in writing. It all comes over the computer now. That's how you look things up. But in the old days they used to actually print manuals for the maintenance and repair vehicles. So, I just happened to take one, and it's like a phone book, and I flipped it open and I said, "Why don't you read this and explain it, see what it means." Oh my God, she just wanted to crawl into the concrete floor, because she couldn't believe how difficult it was and it was about an electrical system...it happened to be an electrical system on an Oldsmobile Aurora, I think it was, and she just was just like freaked out because she was like, "I can't even understand this." I said, "Excuse me, that's right weren't you a reading specialist?" And I was being a smart ass and I admit to that; however, her comment back to me was, "I did not know you had to be so smart to work at a car dealership." I want to tell you that out of most of the men, out of all those technicians you're looking at out this window right here, I can tell you 1, 2,3,4,5,6 out of 9 of them have a college education. Okay. I have...they have college education. They have to be able to read. They have to be able to write. They have to be able to type. They have to be able to use a computer. They have to be able to listen to a customer's complaint. Okay. Diagnose what that problem is. Use their brain, their eyes and their hands to pull out whatever it is. Replace or repair whatever that problem is. Put it back together so it's better than it was in the first place, because our tolerances are smaller than those that come from the factory. And hand it back to you and YOU be satisfied. Think about that. And then they have to be able to write up exactly what they did because you have to explain to the customer what you did in an explanation and also to get paid from the factory or from the customer. That's not easy. People don't realize. And

they have to constantly be educated because, guess what, next year they're going to create a new engine, a new way to fix it, and a new way that it has to be taken apart, etc., etc., etc. You're constantly learning. You have to be willing to be constantly educated and never be stagnant. And you have to remember how to fix that one from 1992, too.

Maggie talked about the importance of having a strong technical background in her business.

I mean I had a pretty strong technical background although I am not an engineer.

Over the years, working with customers, working with internal engineers of all different disciplines, chemists, R & D tech service...the sales person...a technical sales person isn't...I don't want to say you're...is a different type of selling.

It's...it's not all price. You know you have to know what you're talking about in order to convince an engineer or a chemist sitting across the table from you that you can help them...they need your product or your service is going to help them. So you have to be able to speak their language. And so in technical selling, all of the people have technical backgrounds.

Likewise, MOG talked about having very specific insight and understanding into the highly focused fields and customer needs in which her video communications business operates. This, she feels creates an added value for her business and enables her to provide better customer service.

Beyond the interpersonal skills, JRF revealed that it was her confidence, persistence, and intuitiveness that were the important qualities that she brought to her business. In her words,

Also, I think the ability to make things happen. Being scared but being willing to go on sales calls, being willing to go out and do the front work and that came from really selling Avon 'cause I would knock cold call on doors. I was so determined that I was going to school that you know I just had to sell Avon or something. So, and then I think...I think an innate sense of how to make things work. It took me a long time to put it together but I liked business and I liked learning about it and I had a tremendous amount to learn, but it was a challenge and it was something that somehow I just...I say the good Lord was amused by me and kept me in business. And I said, "What would she do next or try next?" So, ability to sell, ability to talk, the ability to figure things out. But definitely having to get out there and sell and intuitive skills...I have good intuitive skills. I can read a situation quickly and that's important. I don't discount that cause a lot of time...when I do discount that I miss something. That's even now when I look at numbers and I talk to people. To me, numbers start to come alive and what people are saying about their business immediately starts to give me an instant picture. And I can pick up a problem faster than most people can just by talking to a person and within 5 or 10 minutes I sometimes know that they are in trouble before they do. So, a good set of intuitive skills and respecting that.

Amy talked about how she applies the quality and team training that she had received while being an engineer at Ford, that it provided a philosophical basis for her business. She disclosed,

They talked about Deming...And Juran...and team orientation and those are the things that I really enjoy and it was very fascinating to me 'cause I was always interested in how people...how different personalities deal with different people. So that fascinated me and that was a great training then. I brought those into the company and hopefully tried to make our atmosphere...'cause it's sort of ...I guess something that's copied from those process or procedures...whatever you call that...and our atmosphere is pretty relaxed here 'cause we feel that we have to understand everyone's home problems in order for them to be a good worker. We need to have them provide the best service they can...so we try to be relaxed and understanding of their schedules and what needs to be done...because really people say you have to separate your work from your home...but you're one person...it's very hard to do that...you know...you really sometimes don't have control of your mind if you have problems going on...and that's going to affect your work. So we try to cater around that...and try to understand everyone's need. I think that causes the atmosphere that everybody supports each other....well, you know...if you're in a tight blindfold you don't really...all you think about is yourself or what you're dealing with and I think you lose kind of that feel for others. So our goal is to ... one of our missions is to make sure that our client needs are met and everyone knows that. In fact one of our clients always said that we had the fastest response to their call and

they're always surprised by that. Which kind of surprised me, because I figured you're in this business, that's what you're supposed to do. So they understand that client's needs are important and that's who feeds you... and gives you the job to be able to support your family, both monetarily and emotionally. So that's our philosophy.

Lastly, TECH shares that in addition to a good sense of sales and marketing and strong business background, she brought the common sense that was acquired from her years of experience of working in major corporations to know what she needed to do to really make the business happen.

#### *The Impact of Family Business Ownership*

The women were asked if anyone in their family owned a business and what they had learned from them about business. All the women, but one, Jane Syms, who was the first person in her family to own a business, indicated that someone – mother, father, grandparent or sibling – owned some type of business. These businesses ranged from the small mom and pop grocery store to larger and more complex contracting businesses that employed over 500 people. In between the businesses included dressmakers and milliners, trucking, concrete companies, taxi drivers, film development, hairdressing, and professional services such as accounting, law, engineering and medicine. Seeing their family members working everyday in their business taught the women about the values (honesty, integrity, fairness) and foundation of business (working hard and diligently, delegating, customer service).

Everyone in Annette's family owns a business and she shared the lessons that she learned from her dad about business,

Oh, all kinds of things. I mean...how to work hard, integrity, being honest, working hard and smart. I learned a lot of things at the dinner table that I probably can't even describe. I learned to delegate things. I'm not very good at it still to this day. But if you don't delegate, you can't get any bigger. You can't do everything yourself. I learned how to get along with people because my dad had hundreds of employees. The last big business that we sold in 1988...we had 517 employees, 8 of which were women. We had seventeen locations and my dad knew every single employee by their name. My dad knew who their family were, their husband's and wife's names and their kid's names. And we always did things for our employees. You know, we had big picnics in the summertime and stuff like that. And my dad always had an open door policy. Anybody can talk to me. You don't have to go climbing up some ladder to get to me. You can talk to me, my door's always open. If you need something, come on in. And that's the way I've been all my life. And I learned I guess from me, I've had only two rules at my business ever. And if you walked around this dealership and asked everybody what the two rules were they'd all tell you the same thing. And there are only two rules. And the first one is, don't ever lie to me or anybody else. And the second one is to be accountable for your actions, good or bad. And if you make a mistake, okay, no problem. Did anybody get hurt? No. If nobody's hurt everything's just fine. That's the only thing we go for here. And if you're doing that, everything's fine. It's easy to grow and get better and be better than we were yesterday. So, that's what we do. That's my only two rules.

JRF, on the other hand, revealed that she learned about business in a rather unique way while helping her grandmother, who booked numbers.

What I can say is my grandmother supported herself after her husband died, only 50, by booking numbers and she called it a business. And you know when I look at it my mother almost died when she found this out. I mean between certain times you never called. Grandma would take the numbers and there were times I would take the numbers over the phone. And she'd teach me how to talk to them. She'd say repeat the number and ask them whether it's stock or race, whether it's boxed or not. So, she did it as a business and...and you'd have the little numbers slips and you would take it up to the...I would take it up because it was safe for a kid to take it up. I would take it up to the local police station and drop it to the sergeant and then the sergeant would call and say I'd arrived with the bag and the money. So, it was...so I learned customer service from her. But that's how she made a living. I would say that it's interesting and when my mother found out I'd been doing it for several years that was the stop to that, but I thought it was rather good. You learned how to repeat things. You learned how to deliver the money. You learned how to count it.

They also revealed that they learned about some things not to do in business. For example, Amy shared that her father was not the greatest businessman because he was everyone's friend. On the one hand it was good that he was so reassuring to people, but on the other hand it made it difficult for him to separate himself from others to make good



decisions. Although MOG learned a lot from her accountant father, she also realized that his consistent conservatism and pessimism didn't help her to grow her business.

Susan stated that she learned from her dad that it was important to pay more attention to the needs of the business, planning for the future and to put some money back into the business. As she revealed,

I guess I learned from my dad to pay more attention to some other things, because he didn't. And my dad had some beliefs that I do not share and there are things that haunt me now. And my dad and grandfather, according to my dad, never believed in putting money into the business. And he told me that. Why were they not thinking of the future? Did they not care about the future? You know, I didn't ask that question. So by the time I got the business, you know I got this...what do I want...sort of old, kind of run down, milked of everything, nothing left business. 'Cause nothing had ever been put back in. Anytime my father hit a real slow period and we got into problems financially, he sold something. And one time, we had three plants. We had some land. That was all gone by the time I got here. There...if I don't make this little business right here work, there is nothing else I can do. I don't have a pot of cash somewhere. So, I have acquired some money in the better times, I've tried to buy some things, paint the buildings, do some things...put some money in the business.

J. Martinez, whose parents had a variety of small businesses when she was growing up in El Salvador, reflected on some of the cultural differences that she has noted,

I think a lot of people go into self-employment or doing their own business thinking it's going to be easy or easier and I think I learned from them that no, actually when you do work for yourself you're actually always working. There's always something going on ... so to be constantly working is not strange to me because I always saw them always working. For a lot of people it's stressful. For me, it's not. So you know if I'm like at home and I'm watching TV, I'll get the check book out and I'll balance it and I'll pay the bills. You know, if I'm on the airplane, I'll take the laptop out and I'll start doing something...drafting this and that ... constantly always working for me is not a stressful thing; it's just something that you do. So I think that's probably what I learned from them because you know they were always working, two, three jobs...you know they were always working. Even when they had their own thing they were always doing something else. You know, my mom always had something going on. She had her little side businesses and she worked a full-time job ...and then she cleaned houses or this or that. So there was always something going on. I don't know if it's the entrepreneurial spirit or something like that...I think a lot of immigrant families learn that and they know that. I mean I have some clients who have like two three businesses going on and they're always working and it's not foreign to them. It's something that you do because that's the way you get out of poverty in most of these countries. The only way to get out of poverty is to have your own business...to have it extra, because a job's not going to cut it... yea and then you know the word stress doesn't exist outside of the U.S...It's just work...It's work. You know, but you see it's different because again work isn't your life. So when you're asking somebody...you don't ask them what do they do for work. Everybody works.

It's a given. Why complain about it? But, the things that you're really working for...a purpose... what is it that you're working for...that's what matters – your family, your children, you know you traveled here or you bought a car for this or you got an extra chair, who knows – that kind of thing. So I think that's a big difference...so the word stress doesn't exist. It's a very American thing.

### *Family Support*

The women were asked about the support for the business that they received from family and friends. Only a few of the women actually talked about receiving any type of direct financial support. Some of the women discussed how family members or friends assisted with business tasks such as mailings, deliveries, phone calls. The women who had employed spouses indicated that they appreciated the security and regularity of the spouse's paycheck. It removed some of the intense financial pressure that can be felt in a small business.

One of the greatest areas of business support that was discussed by the women was the help they received from family and spouses with child and household chores. This enables them to focus on the business without feeling conflicted or guilty. One woman also talked about how her friends literally 'kept her in business' when they came to her aid in the business when she had an accident and broke her ankle.

And then, of course, the women talked about the moral support that family, friends and employees provided that helped the women through stressful times.

### *Support for their Vision*

When asked what would best support them in realizing their vision for their business, the women indicated there were two key areas of support that would help them realize their

vision-- financial resources and additional or more skilled personnel. Jane Syms shared that “Having good people work for me because they are going to help grow the business...we’re getting smart about who we’re hiring and we have a strategic plan in place...having everyone within the organization continue to follow that plan.” Amy wants employees who share her same beliefs while Chloe indicated that there was a need for a stronger infrastructure and having someone to run the operational side of things so she can concentrate on sales.

Lorraine Braden feels she needs to develop additional partnerships to, “get people to understand what I’m trying to do...need partners that have resources ...need people with skills and people with financing.” On the other hand, Geri of Uptown Spa wanted to strengthen her support system outside of the family, through peers or mentors, because it gets too personal when support comes only from family.

Some of the more established businesses were looking at ways to get bought out or at succession planning and ways to pass on their experience. Annette desired to sell the automobile business and as she revealed, “I don’t want to work this hard and get this little return, dollar wise or personal satisfaction...I don’t mind low dollars if I have a lot of personal satisfaction.”

Lee desired to continue to teach, “and to give them as much experience as we can...can try to put all of our experience onto these people...I don’t envision anyone here being a millionaire...its just not that type of business....but if you want a good place to work, have fun and make a decent living...this would be it.”

Additional or alternative ways to finance their business was seen as another critical need to help realize their business vision. Maggie felt that,

A bank would be helpful...we need working capital...everything we've done has come from operations and that's been tough doing that...we don't fit the traditional mold for commercial lending or traditional banking...we're a turn around business...right now I would like to stick to debt financing but I may not be able to do that...and that...that is getting in the way.

Susan came right out and said,

Money...there's so much money that goes to businesses moving into an area...new businesses and so little given businesses that struggle to stay....there's so little done for us...we pay high taxes...low interest loans made available by the government to help us stay here (have found some small pots of money for training and technology) ...we're competing against all these outsource jobs...all these things bombarding us from offshore.

JRF wants to raise a lot of money and public awareness of what she has done. In that process she, "had to give up a percentage of the business ...decided if I end up with 5%...5% of something is better than 100% of nothing...raising significant money...having the right people to develop the next stage of her product...money, promotion, awareness."

Jane Syms and her partner, Tech, desire to increase their source of revenue, and what is interesting, particularly by going outside the City of Pittsburgh. As she shared, "because we've found it's much easier to get business in other parts of the country than it is to get

business in Pittsburgh...if we want to grow we need to aggressively get more revenue and new lines of business.”

Hilde wants a grant to realize her dream of being able to offer some classes for free, but is so consumed with doing the business that she doesn't have any hours or energy left for learning how to seek additional funds.

### *Summary*

Contrary to what is traditionally taught about how to plan and analyze in order to successfully enter into business ownership, the women in this study shared that they had not planned to become an entrepreneur and start a business, rather as it was stated, "...business found me." Rather than it being an isolated and timely event that invited reaction, to them business ownership was part of a life-long journey. The opportunity to enter into business presented itself as an option at the right time in their life and the women reacted. Regardless of their background, planning or skills, these women felt that they had the capacity to leap into business ownership. This is supported by Langowicz and Minniti (2007) who found that if women feel they have the skills and knowledge to engage in entrepreneurship, and believe that their abilities will lead to success, they will be more likely to start their own businesses.

All but one of the women had at least one family member who owned some type of business. Langowicz and Minniti (2007) also found that knowing other entrepreneurs is correlated to a woman's propensity to start new businesses. In addition to possibly being motivated and encouraged to start a business, the women shared that seeing these family members operate their business taught them about working hard and diligently, delegating, and customer service as well as the importance of being honest and fair in business. One area

which was shared rather colorfully by the women and which would be interesting to explore further is the cultural differences in the entrepreneurial spirit of immigrant families.

Even though they may have had family members engaged in business, the women indicated that they received only minimal financial support for the business from the family. Most of the family support came in the way of direct help with specific business tasks or with child and household chores. Despite the family assistance, the women indicated that to realize their overall vision for their business that both financial resources and the addition of more skilled personnel were needed.

Only a few of the women had any type of formal business training but they didn't feel that this education really prepared them for the actual experience of owning a business. Blanchflower (2004) has indicated that no clear evidence has yet been found on the relationship between education and entrepreneurship. To the women in this study, education didn't seem to touch the reality of the experience of business ownership. Although they had brought certain technical and interpersonal skills and felt that they could attain specific business skills, such as finance and planning, they shared that the only way to truly understand and learn about business was to be immersed in the experience of business. In addition, they shared that being in business demanded that you continually learn new things because to them business is a journey in which you keep evolving into different stages with different challenges. The business itself pointed out what one needed to learn to be and stay in business. So in many ways, business ownership itself becomes its own on the job training. Also, most of the women had started working while still in high school and did feel that their early work experience was a platform for learning critical people and communication skills that they used in their business.

The women indicated that when they felt they lacked skills or expertise, they reached out to someone who had that expertise or skills to fill the gap. Formal and informal networks (Aldrich, 1999; Aldrich & Martinez, 2001) were found to be influential for entrepreneurial decisions in women owned businesses. It was found by Langowicz, Sharpe and Godwyn (2006) that women use and appreciate networks and role models while engaged in varying stages of the entrepreneurial process.

### *Theme 3: Perception of Business*

#### *Key Findings*

- Entering business was often a leap of faith rather than a planned enterprise.
- Owning a business was seen as an evolutionary and learning process and allowed for more freedom, flexibility and control of one's life.
- A self-limiting problem was looking at the business as a job instead of a business.
- The need to attend to administrative and personnel issues often left less time to focus on marketing the business and servicing customers.
- Dealing with the issue of trust was an issue that women confronted as a business owner. The business experience created issues which led women to look at how and who they trusted.
- An aspect of business that the women would change is the current ethics, which they perceived as being grounded in greed and personal interests.
- Profitability was not the main driving force for the women to enter into business. The women were more influenced by using their business to engage their passion; to create a stable, supportive and challenging work environment for employees; and to satisfy and provide quality to their customers. Balancing business needs with their passion was seen as challenging.



- The perception that making money is a ‘dirty thing’ is hard for women to overcome.
- The women stated having greater satisfaction with their personal growth as a result of being in business than their business growth.
- One of the greatest challenges to the women was confronting the perceptions that are held about women being in business.
- The Southwestern Pennsylvania business culture was described as being small town, provincial and paternalistic. It was also felt that there was a racial divide that impacted on minority women in business. On the positive side, the women felt that people in the region had loyalty and this enabled them to build solid relationships.
- Pittsburgh is a tough town for women in business. The women stated that they feel there is a tight-knit Old Boys Network that still operates strongly in Pittsburgh. As a result, the women have sought business opportunities outside of the Pittsburgh area. One-third of the women were doing business outside of the Pittsburgh area, and one was doing business globally in Africa. The women stated they have found ways to flow with the aspects of the business environment that they can’t control.
- The local government and regulatory environment is stifling to all business owners.
- One of the barriers to growth in this region is that local women are not asked to sit at the table and make economic policy.

### *Business Expectations*

It was interesting that the women expressed that they really didn’t have many, if any, expectations about business. Since many of them had also shared that their business wasn’t a planned enterprise, but rather a leap of faith, they indicated they had no idea what to really expect. Rather, being in business was seen as an evolution and a learning experience. They indicated they knew it would be hard work, but never expected that it to be so challenging

and demanding. They also felt it would be a little easier and less stressful to make money. As Annette expressed,

I actually knew coming into business that it's a 24/7 job...in a sense. I married it. Okay? No in the fact that I thought that profits would be better than what they are in a business this size and return on investment isn't necessarily what one assumes that it would be. And having come into the business when I first started, having no experience in the automotive industry, I'd have to tell you I thought you could make more money than you really, really, really can.

The women also shared that they didn't expect to have to spend so much time on administrative and personnel issues and felt that as a result, they couldn't focus as much on the things that they really enjoyed such as marketing and dealing with their customers. Susan, especially, shared that dealing with personnel was difficult and demanding since her plant has a union environment which was new to her. She also expressed that this experience has left her much less trusting than before.

I suppose if I were to shift and go into another business now I would go with a whole lot more knowledge now than I had then. I think I didn't really know what to expect. It was sort of a blank slate. I was a very trusting person. I am not a trusting person anymore. I look for the pitfalls everywhere...the snake in the woodpile everywhere, which I probably wouldn't have done at first, but I've been bitten. So I've learned not to trust, which is too bad in a way, but it's the way it is.

Jane Syms and Tech expected to have more freedom, flexibility and control over their lives by owning their own business. It provided them with an opportunity to structure work times that still allowed them to attend to needs of their children, who were smaller at the time. For them, because they were partners this expectation may have been more realizable.

When asked to identify an aspect of business or the business environment that they would change if they could, the underlying ethics in business was a theme that recurred often in conversation with the women. Smaller business owners, like DID, wanted to be able to hire more people, but 'trust' was a concern. In addition to being a home based business and opening up her home to new people, she also talked more deeply about how difficult it was to trust others,

...You know you have to trust people period to even help you because I've had situations where I thought I had a person that I could really work with and it really backfired. She wound up trying to take the business and the account that I was trying to get. They went through the back door and that to me was unethical. So, as a result of that, it was like wow if this is how people do, when it was somebody I thought I really could trust. I took her to the meeting with me because I thought it would be an enhancement. And then when I found out that the people...one person who wasn't even there called her and offered her what we had went through to get a full a package and they offered her a piece of it for pennies and that she accepted. That just told me a lot. It taught me a lot.

JRF talked about desiring more respect from larger companies and the lack of respect and ethics major companies demonstrate towards smaller businesses.

More respect by major companies... 'cause when I worked for them they play games with you as far as money, cash flow, paying you timely...they make you act as the bank. It's not just me. It's a lot of my clients. And I would like to change that because I think that is actually unethical on their part. They know. They have a slight idea. I'll give an example. I sit on the loan review board and I'm the only woman entrepreneur on the board (of a business organization) and they were discussing one other entrepreneur, who I know, and he, like me, had to wait for his money. Sometimes you wait three, six...I've waited up to 180 days...that hurts. So they were complaining that he had late payments and they didn't know whether to give him his loan. And I finally looked at all them and I just said, 'Gentlemen, ladies, hold on to your day jobs.' And they looked at me. I said, 'You won't survive out here. You've got these nice fat, cushy bank jobs. You get your paycheck every week or every two weeks. Come into my world for a while.' Total freeze. No one knew what to do. I got the loan passed. But that lack of recognition. There's a lot of lip service to it. But those in corporations, those in academia, those who are giving advice...they have NO REAL IDEA what it's like out here. So that's one thing I'd like to change....in the business environment.

This was somewhat echoed by Maggie when she talked about desiring to have more predictability in her business in terms of receiving progress payments while attempting to meet client needs, much of which is long-term.

Amy wanted to change the greed and personal interests that, she felt, are often found in business. “It seems like a lot of times in the business area...too many people have their own personal interests and do not do the right thing, but what’s best for them...instead of looking at overall what is the right thing to do... their integrity and those things.”

Geri of Uptown Spa felt that a different location would be better for her business now since her access to clients in downtown Pittsburgh has diminished over the years. Jane Syms wanted to change Pittsburgh.

If I could just change the business environment in Pittsburgh...Pittsburgh is a very tough town. And I don’t just mean for women, although I think it is a tough town for women. I think it’s a tough town if you’re not in the old boys network, and it really is still alive and well here in Pittsburgh. So...and Pittsburgh is so backward sometimes. We’re so late coming to the party to everything. If I could change...if I could make Pittsburgh be more like some other cities, I think it would make a huge difference. Because, again, we find that the majority of our business is not in Pittsburgh. It would make life a lot easier if I didn’t have to travel...if we didn’t have travel as much...if our customers were here...if we could get more business in Pittsburgh. But it’s just not the greatest business environment.

Other aspects of their business or the business environment that the women would change included adding more product lines and creating greater product demand; requiring more truth in product advertising; having more capital; being able to remain competitive during times of rising costs; and finding an easier way to let people go from their companies when necessary.

### *Driving Forces Behind Business*

There appears to be two major influences that are at the 'center' of these businesses for these women. One of the key driving forces for these women is what they sense as their obligations to satisfy and provide quality to their customers and to create a stable, supporting and challenging work environment for their employees. Another driving influence for them in business is the passion they feel about their work and their purpose. Other areas of inspiration that the women mentioned were enjoying the challenges, innovation and ability to be creative, the independence that business can provide, and, despite the challenges, to succeed in ways that they haven't in the past. Not one of the women mentioned money, profits or other material rewards as being a driving force for them in business.

### *Descriptive Perception of Personal Life and Business*

The women were asked to provide three words that described how their business was going and three words to describe their life in general. From their answers the women talked about their personal lives as providing contentment, strength and even sustenance, no matter what the condition of their business. As Maggie shares,

And as far as my personal life, I'm a happy person by nature. I'm very easy going. I am an optimist. You know I always have been and I continue to be. I mean no

matter what happens. I think entrepreneurs are that way anyway or we wouldn't do what we do. So I'm a happy person. I'm happy in my personal life. I'm very comfortable in my personal life.

They expressed gratitude for the many opportunities and blessings that they felt they had experienced and feel that they experience daily and shared a general sense of optimism for the future. In many ways, they shared that they seemed more satisfied with their personal growth than their overall business growth. They also seemed to realize that there are elements and aspects within the business environment that they cannot control and had found ways to flow with that environment. This was uniquely expressed by Geri of Uptown Spa,

I'm 'managing the movement' right now. It's my new word - 'managing the movement.' My friend told me that and I love that. Everything in your business moves...the people, the business, the goals, the finances; everything has to move upward and towards a goal or on an upward motion. And so he calls it instead of just managing your business, you're 'managing the movement', because you're really not managing the business. And I love those words so that's my new thing now. And I wrote it on the front of my desk... 'manage the movement.' 'Cause now I'm saying to myself...as I said to you before...he said, 'You ask yourself this question. Is what you're doing or what you're managing, or what movement you're managing, is it good for your business or is not?' And if the answer is no, you got to think about it. And I love that. So that's my goal. Those are the words right now... 'managing the movement' and change.

The women were also asked to describe how they visualized themselves in business metaphorically. It was felt that by asking the women to symbolically portray themselves and their business, that a different type of insight would be acquired, one that may be deeper and more creative.

Three of the women stated they pictured themselves as gardeners in their businesses and many of their responses were profound. Maggie stated, "I think my style would be to plant seeds of thought and then watch and see how others react. I think we would nurture together though. But I do think I am kind of a nurturer with our people...and with our projects. And I think they come to me for guidance when we run into problems." Geri of Uptown Spa shared similar thoughts, "It's like nurturing your plants and then reaping the benefits of seeing the beauty of them once they get to where they're at. And you know you can look out on the hillside and say, 'Hey you know I did that.' And enjoy that."

Jane Syms, who is a partner with Tech in a firm, saw herself as a gardener and interestingly, saw her partner as a landscape architect. In her words,

But one of the things that I do in my role here is to oversee the operations...get the programmers and the team to complete a project successfully, on time, on budget. So I see myself as kind of planting the seeds with them. You know...my job is to plant them, to nurture them, to get them to grow. I've got to water them; I've got to feed them; I got to make sure they're not getting too much sun; I've got to watch them. So my goal is to do all that and individually...as each of those people individually grows...they'll all come together and make a whole big garden. So that's how I can make up with that. And what's important about that is that I kind of look at the



garden. I'm the gardener. But Tech is kind of the landscape architect. Her job is to look at the whole landscape and say, "Okay we got this garden over here and Jane's doing a great job on this garden but you know what, we're not so strong in this garden over here. Maybe we need to spend some time here." So when I looked at the two of us that's kind of how I see our roles and why I chose that metaphor for me.

Tech, her partner saw her role a little differently, as both a conductor and a steward.

Well I think there are two things. I think, one, probably is that I think of myself as the conductor...that I see the big picture and I decide where we...where I think we should go. But then I have all these really talented people underneath who actually make it happen. I don't have any marketable skills, at all...I'm just one of those people that I can see the big picture and figure out how we can get there, but then other people have to make it happen because I...I really am not very good at doing that. So I sort of see that I'm the big picture person and I make sure that everybody does what they need to...to get us where I envision that we should go. And that seems to work pretty well. The other thing I always say, and I try to keep this in mind, is that I view myself as a steward... that there are people here who rely on us for their health insurance and their retirement and to support their families. You know part of business is making tough decisions and sometimes you do have to let people go, but I really try and make sure that we...that we have the...the cash flow and the resources to meet those promises that we make to people...and to myself and to my business partner. We just work real, real hard at that.

Annette also saw her role as a conductor,” Because all the departments of the business are like different sections of an orchestra and I have to get them all playing the same tune”

Two of the women, DID and Susan, related that they saw themselves as captains of a ship because a ship captain is good at organizing, leading, and delegating. DID expressed it a little deeper, “I guess I show by example and God says he wants us to be Christ-like and that’s what I try to be...Christ-like. So when people look at me if I’m leading I try to make sure I’m doing the right thing. So those are all my metaphors. Captain of the Ship, Christ-like.”

The other metaphors that were shared included:

- **Agent** because they are in charge and lead people into situations, job opportunities and success.
- **Female Construction Worker** given that they are empire builders. As the woman describes it, “I mean I’ve got the tool belt on... the heels ...the hard hat...and then I can clean up pretty good. I think maybe I’m the owner of a construction company because I started it...I can work with the guys...and then I can go...woo the big guys too if I have to.”
- **Panther** as they walk the jungle and, “she’s not too afraid, and she doesn’t have to always pounce, but she’s there and hey, swish-swish, you don’t have to see. I can take care of myself. I will take the opportunities...I’m a big, beautiful, sleek panther. (And what does that panther do?)...Anything she damn well pleases.”
- **Team Captain** given that,” I don’t want to say coach because coach supposedly knows everything and I don’t know if that’s true. I think it more of it as more someone who could mentor...who could guide... because I make certain decisions but I feel that in my company that I’m just as one of the employees... and I don’t

know everything some people do. I only know certain way that I want to go...and I like to guide them...that's the right direction. So having a company is almost like having a team."

- **Social-Spiritual Director** because, "I make people aware that there is another way to look at life...or the social director."
- **Traffic Cop** since," ...I am just there to direct where things need to go. And it's just like you go up to the street and somehow you trust that the traffic cop knows that the other lanes have stopped and that they've obeyed them and it's kind of like on a weird honor system. I mean like this man is standing in the middle of this traffic and it's just whizzing by him and just the wrong move and the man is splat on the ground. But somehow it manages to flow because we trust that he's leading us the right way and he's just gearing us to the right place. And I think that's probably what running a business is...it's more like being a traffic cop. And you're kind of there, kind of alone making these decisions and the way that you lead people it's kind of... whether you have a jam or you've done something wrong or there's an accident...so...I think that's probably what I always see."
- **Storyteller** because, "I'm telling a story with my jewelry. I'm called to be a storyteller and to explain culture...and to do healing work through this storytelling."
- **Mom**, given that, "Every project needed a mom...just need somebody that really cared. I feel that way about projects. And I feel that way about the people that work here too. I mean...we're a small business and it feels more like a family than it feels like a business. And I'm sort of the person you go to if you have a problem. So, Mom."

*Business Ownership Outside of Southwestern Pennsylvania*

Out of the fifteen women in the study, five have owned businesses outside of Southwestern Pennsylvania, in Tennessee, Ohio, New York, Arkansas, Washington, D.C, and Africa. Two of the women talked about doing some consulting and freelance work outside of this region. They shared that places like Tennessee and Arkansas have a different business culture, one that in many ways is more caring and supportive of business than is Pittsburgh or Southwestern Pennsylvania. As Maggie shared about her experience with Arkansas,

I mean I'm not talking about the banks; I'm talking about the state. They are so accessible. I'm not kidding you. If I want to pick up the phone and call the Governor, I'll bet you he'd take my call. I mean they fall over backwards. They try to do everything they can to attract people and to keep you there. You know I just happened to mention at a meeting that we are so far out in the boondocks I wish we had high speed Internet...whomp...next thing I knew...Economic Development's calling me up...the state Economic (Development). I mean it was a casual comment ...I meant it...we're getting it. You know...things like that. Now that's Arkansas. I mean very depressed, very...beautiful place...but...now I know if I went down there and raised a ruckus and said, "Look, I can't get any money and I got this property here." I'm sure through Economic Development I could get something. I just haven't pursued that avenue enough. I prefer to deal with somebody here where I am where I can find a partner, but if I have to pursue that, I will.

JRF felt that there was a lot more recognition and political power for small businesses in the Washington-Baltimore-Philadelphia corridor. She expressed that the women, especially, seemed to be pretty good at mobilizing themselves and getting contracts.

*Challenges and Issues Faced as a Woman Business Owner*

The most difficult issue that the women shared that they confront being business owners are the perceptions that are held of women in business. As Annette indicated, “Try being a woman in a man’s business, particularly on the truck side.” She was one of four females who had a General Motors franchise and was the only female dealer who would show up for their annual truck meeting along with 1,200 men. Furthermore, she shared that the Pontiac Motor Division didn’t want her to become a dealer,

They all know who you are, let me tell you. Hey, everybody knows your name...’cause you’re the only one (woman) in the room. So, that’s probably the most difficult thing I faced. I shouldn’t say that...there was another one. Back when I was becoming a dealer, there was a guy...my former partner was a Pontiac Motor Division employee. And, when he left, I had a lot of problems with Pontiac. They didn’t want me to become a dealer. The guy who was the Zone Manager wasn’t going to permit me to become a dealer. They went and did some things to me that was rotten. And I realized it was collusion and I told my attorney and confronted them. And I was right and they knew it. And they tried to pull some things on me because I was a woman and they thought they would get away with it. And I wouldn’t let that happen. I told you I have a long memory. I don’t forget things. And to this very day, I can tell you that up until probably about 5 years ago, I still had problems

with Pontiac Motor Division. They hated me. They would do anything to make me not be successful. Oh, it was unbelievable the stuff that would happen...unbelievable. We won't go there. It's just... I lived and I learned and I had to play the game for a while.

JRF felt that women in business were often seen as novelties and being taken seriously as a woman in business was a concern. Along with that, she felt that initially she had to begin to take herself seriously. Often, she used humor as a way to break through any intimidation. Amy experienced the stereotype of being a Woman and Minority, Asian, in a high tech business.

Well they don't think that you're capable of doing technical work. They think you're...like most people ask me if I own engineering business...you know what their second question is? Are you an engineer? They do not think that if you're (woman) engineer that you could be capable ... know what I mean? I don't think they'd say that to men. I think it's the reverse, they assume they're an engineer and if they're not... that doesn't even bother them...right? So I think they just don't think. It's like being the first woman...one of the first female to work at Ford Motor Company at the facility. They don't see women around there...they just don't say oh well...shouldn't you be at home, be married to somebody...that kind of thing. I mean they're not used to seeing females doing technical work. They see some females... even when I graduated we had a lot of female engineers... probably about

seven of us graduated and I know ...personally I know for sure half of them were hired in sales...they're not doing technical work.

A different type of perceptual challenge was shared by Lorraine Braden, whose business is global in nature.

Being a woman in business in Africa was challenging because it's not the norm...particularly in east Africa... well I would say in Africa in general. West Africa, women business owners are pretty common. But in east Africa, they're not. And the type of project I wanted to do...which was to build a major hotel...is just not something that men were ready to talk to me about. I didn't realize it at the time...it was only after that I thought, okay...in evaluating why my project was not successful, I thought, well because they didn't know to deal with a woman talking about \$20 million dollar projects. Now that may be an issue here in the States too, but, it's more of an issue over there. And of course here it's changing. And also I was an American...and I was not married. So all of these things, which here shouldn't be an issue...they were a big issue there. And so, overcoming that... and also the fact that I was doing a big project as my first project and you're going to have to go through the learning curve.

It was felt that an old boy/s network was still operating strong on Pittsburgh. This network was seen as being tight knit, making it difficult for many of the women to 'break in' and to form relationships that could benefit their business. This also pushed women to use

their strengths and frequently to seek opportunities outside of the Pittsburgh area. As Jane Syms shared,

I'm not positive. I've never actually known overtly that someone has not given us business because I'm a woman. I mean no one has ever come out and said that and I've never had anyone tell me that was the reason. But I think Pittsburgh still is...I know they say it all the time, but it is an old boy's network. There's a lot of networking going on among the guys. You know, in the bars and on the golf course and women have a difficult time breaking into that. And I think trying to find a way to get into some of those networks without being a 'guy' has been the hardest part for us, or for me. And I think that we've worked around that because I'm never going to break into those. I don't sit in a bar and drink at night ... I just don't. And I'm not a very good golfer, although I'm trying to get better at it. But I think that's been the hardest.

On the other hand, Lee felt that being a woman enhanced her in business,

Actually, I feel that being a woman in business enhances my position because I accept that I am a woman. I am not a man so I will be a woman in business and I utilize what God gave me, which is something women have a tendency not to do. They think they're men and I'm like, "No, no, no, you're a woman. Use your feminine wiles, you know, within reason, to be who you are and it will get you further ahead." Women are more...they have a little softer overall...they can get their points



across without being domineering. But I think the minute you turn over and you try and be a man, or have a male trait, you're in for trouble.

Access to capital was another major issue discussed by the women. As Maggie shared,

You know, I'm a \$5 million dollar business. I mean we're in the middle. We're too low for certain types of funding and we're too big for the accessible types of funding so...and we have all these strikes against us. So I was really disappointed that I couldn't get the help that I needed when we were taking off. Now the banks say, "Okay, okay, so you've got three years of profitability. You haven't grown." You know funding everything out of operations. I mean we funded an \$800,000 rental fleet, all built, and paid for out of operations. We put in a \$150,000 software/hardware system so that we can communicate with the plant, all paid for. Everything...and it's just been constant reinvestment, rebuilding the business...building business...and we have grown. When I bought this company, our sales were \$2.8 million. Last year we were \$4.6 million. But ...I'm sorry two years ago we were \$4.6. Well last year we were a little bit under that but we were more profitable. You know they want fantasy double digit growth every year. Okay, now my profitability.... what's next year's excuse going to be? I mean it's very frustrating.

Looking at the business as a job rather than as a business was expressed as being a self-limiting problem. Some women stated that it was difficult to find balance between the

passion of the work and the business aspects that needed to be tended. Others felt that it wasn't easy to get over the thought that 'making money was a dirty thing.' Being overwhelmed by the imbalance between business and their personal lives was another challenge expressed by the women.

### *Business Ownership in Southwestern Pennsylvania*

As discussed earlier, Southwestern Pennsylvania has a distinct culture which has impacted women in various ways over the years. Tech describes the local culture as,

I think that there is definitely a Pittsburgh sort of culture. I think there's a Pittsburgh values set that has stood me in good stead, you know. But...it's like the old boy network, the bad part of it, there's also the good part of it where relationships are relationships. And people are loyal to you and people will help if they can. And I think that there is a level of integrity here that I find really refreshing.

Discovering how this particular area has affected women business owners, both opportunistically and in terms of challenges, was an important part of this study. In some ways, because Pittsburgh (and the surrounding area) is still considered a small town, this has provided some solid advantages. As Chloe described it, "This is a big city with a small town mentality...everybody knows everybody...you meet the right people...you stay in their good graces...and work really, really hard and you can probably achieve. But really, really hard is REALLY, REALLY HARD." The women who had grown up here felt that this helped to provide a solid support network for them.

Some of the women discussed the provincial and paternalistic nature of this area and the impact this has on business. Chloe was very clear about the banking industry not being

very welcoming to women, and more specifically talked about the ‘white guys’ in banking. She expressed a real need to develop a fund specifically for women, one that combines both financial resources as well as strong mentoring. Jane Syms talked about how difficult it was when trying to network in a large, technically based business group.

I think I’ve gotten more aggressive...since I’ve been in business. I was never...I still don’t do the sales and the business development end of it...my partner tends to do that and I tend to do the operations side of it. But there are times when I need to be out there and I’ve gotten better at speaking in front of groups; I’ve gotten better ...at mingling...you know...to go into a room that you have to network. I’ll give you a perfect example is that the PTC. They have what is called a CEO network...they have several networks. They have the IT network and they have a CEO network. They have bio-med networks. They have all these networks. And when you join the PTC they ask which network you want to be in. In addition, people at the CEO level can become a part of a CEO network, but you must be invited to that. So because I’m the President of the company I get listed on that CEO network. So they send out e-mails and once a month they have what’s called a CEO Roundtable where you’ll go to someone’s place of business...like we could have it here at T...and I would get a chance to let everyone tour T and I get to talk about what’s happening with T. So it’s a good chance for the CEO to tell other CEOs what’s going on with their business. Well I’ve gone to the last three. And they’re small. They’re usually only like seven to twenty people at each one. They’re not very big. I’m the only woman...that’s even been at any of the three that I’ve gone to. Now in the past I probably would have felt very uncomfortable in that situation. But at this point, I’m not. I just have

to be there. I have to be there and I get in there and I meet the people and I walk into a room and I may not know anyone...but I start to talk to people...I introduce myself...I ask them about their company. So I've gotten better...I would have had a difficulty with that twenty years ago. But now it's just the way it is. It also plays to the typical...what I say about the...the Pittsburgh thing. You know, don't you find that hard to believe that there's no other women that come to that meeting. I also participate in... the same CEO group had a golf outing...a CEO golf outing. And M. and I played in the...probably maybe 50 people...we were the only women. I think we're the only women that ever played in the CEO golf outing.

I asked Jane if she thought this was because there aren't many women in technology or whether consciously or unconsciously there's a feeling in some organizations that women just should not be invited. She responded,

I think it's definitely a feeling that women aren't invited. I really do. I think there are not as many women in technology as there are men. That is very true. But there are a lot of women in technology...a lot. And again I'm not trying to bash the PTC but they have made it very clear ...and when we first ...when I first met with them and the gentleman came out here and said, "What can I do for you. What can the PTC do for you?" Well you can introduce me to people. His first thing was, "Great, we have a Women in Technology thing that you should go to." I said I don't want to go to Women in Technology. I just want to go a technology thing. I want to be with the people who can spend the money. "Okay, well we have this...well do you want me to introduce you to other women CEOs?" I said, "No. I just want you to introduce

me to CEOs.” I mean there really was...it was very offensive actually that in certain groups and I believe that PTC is one of those groups, they really do try to steer women into their own groupings. I find that highly offensive. And I refuse of course to play by those rules....It wasn't the leadership that said that to me, but I know the leadership and I think that it comes from the top down. I think we need to make some changes in that.

JRF took a broader view and pointed out that a real barrier is that women are still, “denied the opportunity to sit down and make economic policy.” She goes on to say that ‘the archaic attitudes’ in Southwestern Pennsylvania stifle the possibility of having new, creative solutions to local economic and business problems.

They talk about changing the face (of Southwestern Pennsylvania) but there could be so much more done and then that would help me and certainly....I mean I haven't been quiet about this subject so I feel you know...I have been out there. I have been out there yapping. I have been talking, pushing, you know. They know...they say you're shooting yourself in the foot because you keep on doing the same thing over and over again. Now that your population is severely dwindled and now that the City is involved in problems that everybody knows. Now you're saying gee we need everybody involved in the table. Well I'm sorry, everybody needed to be involved in the table. You needed men and women who have different perspectives than what you have than the same old groups over and over again.

Amy felt that this area was particularly hard for minority women. She is both Asian and an engineer, but her sensitivity towards other women, especially Black women was sincere. “Sometime you have to be put into a situation...you know what I mean...to realize that there...there is a struggle for other people....I can’t imagine being ...well both Black and female.”

Or as MOG described it,

The failure to integrate is scandalous... You know, the racial divide is just, just unacceptable and it is part of the reason why the city isn’t competitive. I mean you are not going to the real world in the real economy... going forward is a multi-national, multi-integrated group of people. And I think it’s a real detriment to Pittsburgh that the Allegheny Conference...I can’t believe that they did it again...I just can’t believe that they did it again... it just makes me want to scream. Putting a whole bunch of white men there to tell us all how to do it again. When if they knew how to do it, we would be doing it right now...you know. The problems that we have are because we don’t have a diverse enough group of voices making our choices. And until we learn how to do that, we’re never going to learn how to do it right...because we’re going to keep giving people something they don’t want. Because the only way you’re going to hear...if you want to invite in this new group of multi-national people, you’re talking about people from India; you’re talking about people from Pakistan...I mean you’re talking a global group of people. And they are not going to relocate in a place where there aren’t people that can look like them, that can sound like them, that can understand where they’re coming from. And I think

that's been our problem here in Pittsburgh for my lifetime. And I think the fact that we are able and willing to discount half of population as not important is just criminal. So, I'll get off my soapbox now.

J. Martinez echoed these sentiments,

I think the biggest opportunity is that once you're in you're in like Flynn. Once you're in then everybody knows you...then you're in. But getting in is the hardest part and it's close to nearly impossible. I mean I've seen some of the attorneys come and go out of Pittsburgh and it's so hard...you know if you're a woman...if you're a minority...if you're Hispanic or this, this and that...it's just impossible because it's just so difficult to go in and do the in-thing. You know...especially as an attorney because part of an attorney is to make partner... is what kind of business are you going to bring to the firm? How are you going to expand our business aspects around here? And where are you going to draw that business from? If it's going to be from Southwestern Pennsylvania, it's just so difficult to make those connections.

The women with larger businesses, especially those on manufacturing and fabrication, were very clear that in addition to access to capital and a lack of realistic incentives, the local government and regulatory environment in this area is stifling. This was especially frustrating when the women considered the support and opportunities provided to businesses by the surrounding states. They also felt that they hadn't really experienced a labor shortage but there are fewer younger workers. The union history and environment of

the area was seen as challenging. The location of the area and access to transportation helped to make it a good business resource.

One of the results of the various challenges mentioned by these women is that they focus their marketing strategies outside of the area and as some of them related, “We don’t have a lot of customers around here.” This hurts not only the local business, but the local economy as well. As Geri of Uptown Spa shared, “Pittsburgh is tough....you have to struggle for every client you get.”

It was indicated that the parochial and paternalistic attitude in this area doesn’t allow for change to occur easily or fast. J. Martinez related the following,

I have a very good friend of mine who worked for the Southwestern Pennsylvania Commission or something like that and he said that they got funds from the federal government for Appalachia. And I was like, ‘Well why...so you’re going down to West Virginia or something?’ And he’s like, ‘No we’re doing it here in Pittsburgh.’ I’m like, ‘Well why are you doing it in Pittsburgh?’ He’s like, ‘Pittsburgh’s the largest city in Appalachia.’ And I’m like-‘Oh my God that really tells you a lot.’ It tells you a lot about the mentality and I think that’s where...you know we’re in the hollow down here. So I think that’s...that’s ...that’s a biggest part of it...that’s probably the biggest barrier.

### *Summary*

This theme addressed the perceptions and expectations that the women had of owning and operating a business as well as the specific challenges that they experienced being a woman and business owner in Southwestern Pennsylvania. M.H. Abrams said, “Key metaphors help determine what and how we perceive and how we think about our



perception” (Grace-Kobas, L. 1999, June 10). Looking at how the women in this study perceived themselves in business metaphorically offers a different and descriptive insight. If we categorize the metaphoric descriptions, we can see that the women in general see themselves as seeding, tending and organizing ideas, projects, and relationships; providing direction and coordination; and offering nurturing and support. One woman described herself as a panther because she can move and do what she wants, which may allude to the freedom and independence that business ownership offers. Aldrich (1989) states that women who create their own businesses often conceive of their role as a coordinator of relationships, facilitating and enabling others to make their contributions (Shaef, 1985); while Vesper (1990) indicates that the generally accepted role for entrepreneurs is to be initiators, innovators, and creators. Further, Chaganti (1986) found that women often use a team concept when structuring their organizations.

The women shared that they entered business more on a leap of faith than through a planned, well-thought out methodology. They restated that to them business ownership is an evolutionary and learning process that allowed for more freedom, flexibility and control in their life. One of the difficulties that some of the smaller business women faced was seeing the business as a job instead of a business. A few aspects of business which did not appeal to them was the consistent need to attend to administrative and personnel issues that left less time for them to focus on marketing and servicing their customers.

Once again, the women reiterated that seeking profitability was not their main driving force for entering into business. But they also shared that it was difficult to overcome a perception that making money is a ‘dirty thing.’ Part of this relates to the current ethics, in business which the women perceived as being grounded in greed, personal interests and

which they desired to change. Rather, they seen their businesses as means to engage their passion; create stable, supportive and challenging work environments for their employees; and to satisfy and provide quality services and products to those they serve. Personal growth offered a greater satisfaction than business growth. Self-fulfillment and assisting others is frequently used as a measure of success and satisfaction (National Association of Women Business Owners, 1994; Thompson & Hood, 1991). Balancing business needs with their passion was seen as challenging.

The perceptions and stereotypes that are held about women business owners was one of the greatest challenges mentioned by the women, with the greatest being that they did not feel they were being taken seriously as a business owner who is part of the local business community. The women spoke openly about being a woman business owner in Southwestern Pennsylvania. Even though Southwestern Pennsylvania has made strides over the past decade, the women in the study perceive and experience the business culture as being small town, provincial and paternalistic and a tough town for women in business. They shared that they feel the area still has a relatively tight-knit Old Boys Network which limits the opportunities for women business owners to grow their businesses and to help structure and shape direction and policy for the local economy. To compensate for this lack of inclusion, the women have actively sought business opportunities outside of the Pittsburgh area. One-third of the women in the study were doing business outside of the Pittsburgh area, and one was doing business globally in Africa. The women shared that some of these outside areas were more embracing and supportive of business and especially women owned businesses. They also felt that this area has endured a racial divide which impacts on

minority women business owners. On the positive side, the women felt that the residents of Southwestern Pennsylvania tend to be loyal, enabling them to build solid relationships.

Some of the women with larger businesses expressed that a lack of capital was a specific problem they faced. This issue, however, is not unique to this area or to women business owners. In addition, their perception is that local regulations and laws are cumbersome and repressive for local business.

For most of my life, I have lived and worked in the Southwestern Pennsylvania area. I can attest that change seems to come slow. Although there may be recognition of the needs and concerns of the women business owners in this area, little has been done in terms of actionable change. It seems that discussions and studies continue but the next level of action implementation never arrives. This has repercussions not only on local women business owners but is an ongoing reflection of the region and part of which, I believe, stifles the community to grow to its full potential and to attract the diversity and professionalism that it desires.

#### *Theme 4: Practice and Performance*

##### *Key Findings*

- The women describe their business model as being intuitively based, dealing with issues of the moment, looking at customer and employee needs, and instilled with their own value system.
- Thirty-three percent of the women had spouses who were employed full-time elsewhere. Three of the women employed their spouse in their business; and three spouses had their own business. Four women were the sole support for their household. Besides their business, one woman also taught for additional income and another woman had a supplementary outside source of income.

- A majority of the women (thirteen women) indicated that they took some type of salary or draw from the business. Nine of the women business owners are provided benefits through their business. The larger businesses offered full benefit packages. Newer and smaller businesses experienced the impact of lower income and the lack of full benefits.
- Only three women indicated that they didn't have access to or utilize some type of business loan or financing.
- Two of the women were from different cultures and indicated that their cultural and family experiences impacted on their willingness to take risks and use credit.
- Attaining profitability has been a struggle and was not always indicated as a goal. Sustaining the business was seen as just as, if not more, important. Investing any profits that were made back into the business or the employees of a business was also seen as vital.
- The women differentiated between revenue growth and profit growth.
- The easiest business tasks for the women are selling, promoting, marketing, maintaining customer contact, motivating employees, developing staff and work teams, and delegating.
- The most difficult tasks are managing employees, especially firing or letting go of employees, managing and balancing time and priorities in both personal life and business, and attending to financial matters.
- All of the women used some type of formula or mechanism for pricing. They indicated that customer needs were just as important as marketing drives. It was described by one woman as needing to know her customer's pain as well as the needs of the business.
- The women had minimal or no budgets for marketing their businesses. Most new business came through word of mouth or referral.

- As a way to circumvent not having access to many markets, the women often developed strategic alliances or partnerships with bigger firms.
- In general, the women indicated that they preferred warm to cold selling. Asking for the sale was sometimes difficult due to a fear of rejection and not being able to separate sales decisions from personal decisions.
- The women state that they want to be an asset to their customers and that customer needs should be met first. They feel that their customers trust their employees and that employees should keep the customer informed and in the loop about any decisions that must be made. It was felt that this attitude helped to prevent any re-work.
- All of the women indicated that they had developed some type of support network, whether internal within the business or through the use of external resources, to help solve problems.

After discovering how the women got into business and what they perceived business to be, it was important to see how the women actually operated their business. Practice and performance issues such as salary and benefits, financing, sales and marketing were discussed as well as how the women handled customers, solved problems, allocated resources, made decisions and handled change and risk.

#### *Salary and Benefits*

Out of the fifteen women business owners, six indicated that they had a spouse that was employed outside the business or retired and contributing to the support of the household. In three cases, husbands were employed directly in their wife's business. Three other women indicated that their husbands or live-in partner ran another separate business. Two of the women shared that they are sole support of their households through their

businesses. One woman indicated that beyond her business she had another stream of income to support her.

Thirteen of the women indicated that they took some type of salary or draw from the business. The women with larger businesses tended to offer a full benefits package, including health insurance, life insurance, disability insurance and some type of retirement plan. Those businesses that had employees provided benefits for their full-time workers, with a movement towards cost sharing of health insurance benefits.

The impact of lower income and lack of resources or access to benefits is more keenly felt by the newer and smaller women business owners. As one woman shared, “What I claim is so low that I could actually qualify for welfare.” Lacking income and health resources places a severe stress on the woman business owner and jeopardizes her health as well as her ability to function fully in her business. The tenacity and resilience of these women is best expressed by Chloe,

I walk a lot, try to drink a lot of water, keep myself healthy. When I was first working and doing all my own deliveries my knees swelled up double the size by the end of the day. But I knew I had to work so I just took my time the whole next day and tried not to jump in the van...because I knew I had to do it...’cause I have really bad knees. You know you just do what you have to do and then you stay in that weekend with your knees on ice and propped up because you know you’re going to have to do it again on Monday and you don’t have any insurance and you can’t afford to make your customers wait and your mom and dad live over in Ohio and your dad can’t

come and help you and you don't know anyone else who's crazy enough to do this for nothing.

### *Business Financing*

Looking at the responses of the women business owners to the issue of access to capital provides for an interesting conundrum. Women indicate that access to capital tends to be one of the biggest problems that women business owners face, yet, out of the fifteen women business owners in this study, only three women indicated that did not have access to utilize some type of business loan or financing. One of the women did not feel that her expenses justified a loan or line of credit. The other two women indicated that they managed to get by with the use of a credit card and that they try to keep current with payment balances.

The women indicated that they secured business loans in varying and sometimes sizeable amounts to purchase their business, for new product development and for capital and equipment expenses. Those women who have secured a line of credit for their business use it primarily to help get them through cash flow crunches until they get paid. These resources were secured from banks, the Small Business Administration, community development organizations, credit unions as well as private investors.

One of the most interesting responses came from Amy who poignantly talked about how her culture has affected her attitude towards using outside business resources.

I used a line of credit, long time ago, because someone said that was the right thing to do...just to build up the credit. We don't really need it. So we opened a line of credit, borrowed it, paid it back. And we haven't done that since....You know I grew

up ....the Korean culture that I grew up (in)...my mother specially...not all Koreans are like that, but my mother is like that...you know...they don't have MAC cards...'cause to them, they're like oh no, I have to know what's going on. And it took them years before they could get a credit card. We're like you have to get a credit card. And that's how we're brought up. Do not owe anything to anybody. And that's how it's like in Korea. I don't know if you know the culture there. If you buy anything, everything is in cash. You can't really buy credit. So she's always taught us to make sure that we know how to manage our money and...be ready for anything.

Being risk evasive when it comes to money was echoed by Susan,

It took me a year to get a line of credit after I came into the business. That was another problem...he (her father) had closed out the line...he hated banks. He told me never to use a bank. Well that's not practical. That would be nice. It would be nice to be your own bank, but it's not practical. And I have had bad bank experiences....with a big bank, a well known bank, I had a very bad experience and left them because of that. So I am wary of banks. And because we are so cyclical and I have seen the good times and I have seen the bad times, I hesitate, to go out for a big loan. I've seen so many businesses during that boom period in the 90's, so many businesses bought things and they did things, and then 'bam' the bottom dropped out. They have no business now, but they have this huge debt. And a lot of people went under. I sat here with no debt. I have to see a big part of the money in the bank then I may borrow the small part. And that's just because I have seen too much. And that's where I am not necessarily a risk taker...I was not a risk taker when I came into



the business...very cautious person. I've had to become somewhat of a risk taker. But I choose where I take my risk and I don't take it with money. And I had a Power Link panel at one point. And one of the women on the Power Link panel told me I should have some debt. I thought, don't think so. And I haven't. You can't stay with the things you've always made. You have to...you're not going to get anywhere if you do. You have to try some things. And, for instance, importing things from overseas, it's a risk. It's a scary risk. We had to do it when we saw such a huge price difference. We had to do it. So that kind of risk I'll take, but not with money.

### *Business Expenses and Credit*

Twelve of the women indicated that they are current in meeting expenses, although some did indicate that depending on cash flow, they may stretch their payments to vendors. Maggie shared that she paid her vendors in the same way that she gets paid and she can't do it any other way. One woman shared that she desired to be out of the debt that she accrued on her credit card which she needed to use when she moved her business into a larger location and she needed to 'fill' it up.

In general, the women felt that their credit rating was either good or excellent. Two women said that they felt that their credit rating would be considered 'fair' and rebuilding after a business crisis and expanded product development were cited as the key reasons for such a rating. One woman felt that her credit rating was 'poor' because of a lack of profitability in her business and some poor choices that she made in the allocation of her resources. She also shared that she doesn't feel bad about it because companies carry debt; some have billions of dollars of debt.

One woman business owner said outright that she felt that her credit was ‘in the toilet.’ She talked about how difficult it was running a business without a vehicle after hers was repossessed. She would borrow the vehicles of family and friends or sometimes just walk to conduct her business. She is trying very hard now to turn thing around by getting out from under her credit card debt and by entering a credit repair program.

### *Business Profitability*

For most of the women, attaining profitability has been a difficult struggle. “Cause it’s been a really hard winter,” according to Annette who felt she would be happy ‘making one dollar to the plus side.’ The ability to be profitable is contingent on numerous factors including the industry, size and maturity of the business and the overall needs and growth plans of the business. Jane Syms and Tech, who have been in business for 14 years, have been profitable the last 10 years. Looking out to the next 3 to 5 years they feel they are on a growth curve. They underwent strategic planning and were in the process of implementing the plan.

Smaller firms didn’t emphasize profitability as a business strategy or goal. Hilde, who owns a small retail store shared,

I don’t think I ever really turned a profit except for the very first year which was very short just September till thru December. I always get money back on income tax that helps. (What are your projections for profitability over the next 3-5 years?) I don’t really think in those terms much, I live in the moment do the best that I can each day and pray and hope for the best that’s my philosophy.

DID, who is the sole employee in her firm, speaks with satisfaction with having maintained her business,

I guess I won't say that I make millions. You know I won't say that I got millions stashed away, but it lets me do what I need to do. Well, I guess it depends on how you look at it...the profit. I have been around for 20 years, so I have maintained it. So, and when I first started the business...it wasn't the way that it is now cause it took me a long time to get to where I am because I didn't even have a business plan, didn't even know anything about a business plan when I first started. But when I was doing the business it was like well DID if you do this business then you don't have to get a job. But there always has to be excess because you have to look at the future. I think. So you got to do it in a way... 'cause you got to live and the way the economy is now you always got to be prepared for something. You know, the computer breaks. If the computer breaks, if I didn't have excess then what happened to my computer? You know, without the computer what happens to the business. So you always have to be able to kind of be ready for something.

The women in service businesses indicated that they realized profits relatively quickly after initial investments. These businesses had little or no inventory or production costs and their businesses involved less initial financial risk. As MOG described it, "There really wasn't much risk. And ...we've always been profitable. We've made less, some years than others and we don't always hit the goals we're trying to get to. But we've always been profitable."

The concept of profitability becomes clouded when a choice has to be made between investing back into the company and taking the profits. Amy explains this concern,

You know last three years have been tough...and it has not been very profitable. And that's why I said that you have to be emotionally strong and you have to be almost stubborn to stay. But when you're in this business and you have employees... to me...that is my family. I don't have any kids but they're almost like having...my kids...and that's my responsibility to keep them busy. So you have to think about...least I do...I think about...keeping the company... what it means to people who are working for you. So it's been tough last three years. It was better last year. Previous to that we were very profitable. And I think because of that...that we've been able to stay... I don't really pump out the money like other companies do. I try to put it back to the company. It's something that we...something that I believe in.

Maggie differentiated between her profitability growth and her revenue growth.

Efficiency, productivity...it says product mix. You know we're focusing on our most profitable product lines. Spend a lot of time analyzing our different product lines and market segments and so on...and we have it pretty well figured out and that's where our focus is. So...even though our revenues haven't...they've grown quite a bit... even though they're not double digit every year, profitability is...and we expect that to continue. I mean I'd be happy with 5 to 10% in revenue growth and we could keep doing 15 to 20 in profitability growth. Why do I need to grow the revenue? I mean,

why do I need to rush to do that? I don't want to put numbers up there just for the sake of numbers being there as long as the profits keep strengthening. Then I guess that's one of the advantages of being a privately held, small company. I don't have to answer to shareholders or people who don't really understand business... they just want to look at their stock price... is it up or down ...and those types of manipulations. But I mean profitability... that's just what our plans are....that's what we are focusing on. And you know I can't go out and hire ten more people... I just can't. I can't go out and buy a whole bunch of new machinery or add another wing onto my plant or...it doesn't make any sense for us to do that right now. That's going to be...that's the next step...those types of things are the next step. We have to make sure that we're strong and comfortable where we are.

It becomes a challenge to consistently strive for increasing profitability. Often, it means that growth has to occur in other areas of a business, such as diversifying product lines or adding new markets or service areas. Geri of Uptown Spa emphasizes that you have to keep diversifying and adding to your business.

Economic complexity and changes also impacts upon each business's ability to realize its financial goals. Susan points out how this has affected her business,

It is not profitable right now... Started going down at the end of 2000 and 9/11 and Enron really helped it right along. The whole...the whole electrical business is in a slump. So right now we are not profitable. We have been profitable. We were profitable when everyone else was in the '90's. We had excellent business then. But apparently a lot of it was built on false information. Utilities were building

generation that they didn't need. But that was the whole energy trading scandals that were going on. A lot of bad information going out and that crashed and burned. A lot of the utilities got into trouble financially and all the suppliers that supplied them...it rippled down to them and we've seen very slow business. Industrial...the industrial market has not been good because of outsourcing, companies going to China, Mexico, or buying what they used to make from those countries. We provided transformers for oil companies and refineries. You don't find any of those being built here anymore. We provided transformers for offshore oil rigs. Environmentalists have balked at adding offshore oil rigs, so that part of our business had been very down. We supplied transformers to the Middle East and we all know what is happening there now. So, we're in just a very, very rough period. I think there is pent up demand out there, especially among our own utilities. It's a question of. 'Can we live long enough to get to where that pent up demand is let loose?' (So there is a possibility over the next few years that you may see some profitability if there's some changes?) If we're going to stay here, we're going to have to see it. You can't ...you can't go on forever not making any money. So we're going to have to see it. And I think it's there...You know we've seen what's happened with blackouts and brownouts in this country. It's only going to get worse. So something has to happen. A lot of the transformers operating now in this country go back to the 1970s. That was the last big boom in transformer....really big boom in transformer sales and they're aging.

### *Pricing Methods*

All of the women indicated that there was some type of methodology that they used to set a price on their product or service. Industry standards set the tone for pricing for some of the women business owners, while others use a cost method of pricing. Most of the women talked about meeting customer needs while been cognizant of market drives. DID shared, “It depends on who the clients are....I think about what it is that I need, how much I need to be bringing and how much that person can afford.” Maggie talks about how she analyzes customer needs to come up with win-win situations. “We try to get that feel...is this going to save our plant money. Is this going to keep him (the customer) out of trouble? What is he going through? What is his pain? What kind of pain is he feeling and what can we do to alleviate it? And how much should it be worth to him and still be fair to both of us.” MOG also considers what she calls the ‘shared history’ with the customer.

Susan shared that in her business she sometimes can’t price to the market. When the market is low, her larger competitors are able to take on jobs that wouldn’t even cover the cost of materials in her business. She states, “We can’t go down there. We CAN’T. We have to stand back and say, ‘Go for it buddy.’ We can’t play that game. So she prices based on costs with an inflationary factor, but shares, “...pricing is tough....very tough.”

### *Marketing and Sales*

The women really reflected their creativity and sophistication when they talked about how they go about promoting or marketing their product or service. The women openly shared that they either had no or a minimal marketing budget. Collectively they have used every means of electronic or print advertisement, from hosting their own cable television shows, to radio spots, to billboards, to magazine and circular ads. Six of the women shared

that they had their own web page and some had their page linked to other key business and community directories. It was indicated that there is a downside to internet marketing in that you need to be prepared within your business for expansive growth that could originate from anywhere in the world. The women also made use of seminars and speaking engagements to publicize their businesses. Press releases, newsletters and e-zines were frequently used to keep the public updated on changes and events within businesses. Free gift give-aways, participation in charity events and active involvement on local non-profit boards of directors were other means that the women mentioned they used to help promote their businesses.

Those women who were in manufacturing or fabrication businesses indicated that they try to maintain a presence at trade shows, though often these are expensive and highly competitive from larger and more prominent national firms. Maggie expressed,

But what we do is trade shows and we try to do regional type trade shows...most of our competitors are much bigger than we are and they go to the big national shows. I don't know how many trade shows we've done this year, but we hardly ever see a competitor at them 'cause we're going to the regional ones and we're going to the niche ones. We're not going to the Airways Management Association meeting. We might go to the Tank Vent meeting in, you know, Gulfport, Louisiana or New Orleans. And believe me, everyone of those people need our products, but our big competitors don't even know about those little (ones)...so we do those.

Locally, it has been indicated that women need and desire to improve their ability to network, and that by doing so they would enhance their business growth and success. The women in this study, however, demonstrated sophistication about their networking skills.



Chloe states, “I try to attend the right networking events...I can’t go to everything. I try to target things where either someone’s there that I need to see or I think enough people will be there that I can come

As a way to circumvent not having easy access to many markets, the women often developed and used strategic alliances or partnerships with larger, more well-known companies to help them get into the door. These alliances help the women business owners showcase their products and abilities, facilitating new avenues of opportunities and business. Jane Syms states,

But we find that we get the majority of our business by partnering with other people oftentimes. So for instance, there’s a company called I-Phrase which sells search engine navigation technology. So they sell a product, a piece of software. And we’re an I-Phrase partner so that we can sell the I-Phrase software and then we do the implementation. So together with I-Phrase we’ll try to find customers and we’ll sell their software and do the implementation. They may also sell the software and then hire us to do the implementation. So we find that by partnering with other people. We are a partner with IBM. We’re a partner with Microsoft. So oftentimes the best way for us to get our name out there is do some of that partnering with other people.

By far, however, the women indicated that the greatest percentage of their business came through referral and word of mouth. This is not surprising given the importance that the women place on establishing good relationships with their customers. “The more times you work with a customer, the better an asset you become to them. And the more they are willing to just hand it over...and I think that ability to just hand it over has been driving a lot of the

work that comes through.” Or as Maggie pointed out, “When we get a customer, we fight like hell to hang on to them. We do everything and they know it.”

The women try to primarily promote their business within the western Pennsylvania region. Others have been promoting within Pennsylvania and the states which are contiguous, such as Ohio, New York, New Jersey, West Virginia and Maryland. Five women have national markets and two women indicated that they have done work in international markets. Depending on the business, some of the women have employed full-time salespeople, while other have contracted with outside sales reps or telemarketers to help them generate new leads and sources of business. One woman clearly stated that her business comes primarily from outside this area, “Locally, and it’s interesting, very few of our clients are in Pittsburgh. Most of our clients are outside the area. And we are trying to change that. And there is certainly an ‘old boy’ network we have discovered in Pittsburgh, much more so than in other cities.”

In general, the women didn’t have any difficulty asking for the ‘sale’ of their product or services. They prefer relational selling to someone they at least know as opposed to cold call selling to a stranger. Asking for the sale was sometimes difficult for them because they indicated that they don’t like hard core sales and they have difficulty negotiating price and putting a bottom line to the deal. Fear of rejection and not being able to separate a sales decision from a personal decision were also some reasons women had difficulty making the sale. This was especially true where the women’s products or services were highly creative or customized because the sales decision is then looked upon as a reflection of personal capacities and capabilities.

### *Quality and Customer Service*

In most cases, the women felt that it was important to get a job done right the first time. Annette talks about this in relation to her automotive customers,

My customers, everyone of them, is relying on my technician's ability to repair their vehicle and make it better than when they brought it in...than when they drove it out actually the first time...and feel confident that they can go down the road going 60, 80, 90 miles an hour and still have brakes when they have to hit a red light. Or you know, some kid steps out in front of them. So they...the customer... put a lot of trust in my employees.

Five of the women indicated that sometimes you need to deal with being imperfect and let it be the customer's call as to whether a job should be just done or done right. In the process of focusing on minute details, you can miss the bigger picture, and sometimes there is less benefit in doing that. As Amy shares, "Every situation you have to look at what the client needs are. Sometimes they don't want it right all the time. If it takes that long, I just want to get it done. You have to look at their needs...meet their needs first. Maybe get it gets done and then fix it later kind of thing."

Other women indicated that there is a direct business and a reputation cost when you have to re-do work. Maintaining one's integrity is often accomplished by being fully open and honest with the customer and keeping them informed and in the loop. What was pointed out is that oftentimes this is a difficult question because it is related to quality and the definition of quality has changed significantly due to technology and easier accessibility to technology. The solution according to JRF is to not rely on prescribed formulas and to focus

more on the end result. That allows for creativity as well as for the flexibility to do things in ways that are “quicker, more efficient and less costly.”

### *Solving Business Problems*

The women indicated that when they have a problem, they are not afraid to reach out and ask for help. They sought varying perspectives on problems, not limiting the input that they receive to women only. In general, they talked about internalizing the problem to get a better handle on it and then talking it out with others that they trust and respect. They all indicated that they have developed some type of support network to help them problem solve. Some women turned to a significant other, spouse, family member or friend for help or support. Often they reached out to their business partner, attorneys or accountants or resources that are available through professional organizations or the Small Business Development Centers at the local universities. They also went to other women business owners that they have met through local organizations, such as Power Link and Women’s Presidents Organizations, because they felt that they share similar business problems and have experienced similar situations. One woman talked about having established a relationship with a male mentor.

Those women who had larger businesses with employees talked about reaching out to their managers for insight and assistance. Annette gives her managers decision making power and describes her role in the following way, “So, it’s like you’re a conductor of an orchestra and that’s really what you sort of are, the manager of people and a conductor of an orchestra. And you are really hoping that all of the cylinders are running well every month in this business. They’re all singing the same plan, the same song.”

It was a little more challenging for those women who had no employees and who worked alone as they felt that they had no 'ear' available to share some of their thoughts and ideas. One of those women talked very specifically about relying on Divine guidance for help.

### *Management and Operations*

It is interesting to look at what the women find the easiest and hardest to do in managing/operating their businesses. By far, the women indicated that the hardest thing to do in business is managing employees, and especially letting people go from the business. As relationship builders, the difficulty of this task for women is not surprising. As Maggie stated,

I hate to let someone go. I mean I agonize over that. I literally throw up. I can't sleep. I mean that sounds stupid. Oh my God, I just dread doing that. Thank God I haven't had to do a lot of it. Let me put it this way...I think other people would do it more hastily than I do. Because of the way I am about it, I put it off and then I think about it and then I'm glad I did. I'm glad I wasn't rash. I sit down and think about it and then I'm glad I did. I'm glad I wasn't rash. I sit down and think about...wait a minute...what are the contributions here?

When pressed for the reasons as to why letting go of people is so difficult, Maggie replied,

Well I know people who've lost their jobs and I know that it stunted them, not just financially...I mean their self-esteem...it just tears them apart. And it's just

heartbreaking...even though some of them probably deserved it...and then I know how they feel about the people who did it to them. And you know, I'll tell you I have let a person go one time. I mean I literally...I fired this person. This was a bad, bad, bad person...bad...and in a lot of ways I was disgusted with myself that I agonized over letting this guy go. And you know I read all these books. I've got them all up there...you're doing him a favor...that person doesn't fit your culture, fit your organization, they shouldn't be there...and they're going to be better off if they're not there. It was exactly the case with this guy...best thing for me, for everybody else here and for him was for him to be out of here. And he's doing great. He's on his own. He doesn't have anybody working for him. He isn't working with anybody and he's not reporting to anybody. That's the way that guy ought to work. But I'll tell you I was sick about it. I was geared up to go and he pulled one of his typical stunts and didn't show for work that day, so I had to go over a weekend. So by the time I got him...on Monday...I was ready to let him have it. But that's so hard. But you know, some people just get downsized. I don't care what the circumstances are, deserved or not, it's a terrible thing. Luckily it's never happened to me, but it's happened to people who are close to me. And I just can't imagine what that must be like. So...I don't like to do that.

Managing time and setting priorities were also discussed as hard tasks to handle in business, especially as women try to balance multiple business and personal tasks. J. Martinez described it as, "Time is the hardest thing to manage. Everybody has the same amount of time. What we do with it is what separates people from the good, the bad and the ugly." She explains that her way to address this issue within the business has been by

establishing systems and routines that enable the business to function when she has been unavailable. She indicates though that,

You know it can only go on autopilot so long before there's a mountain and you gotta turn....And you know when you're a woman and you're a mother you have all your constraints. My husband worked a full day and I'm asking him to pick up my daughter. And you know for him it's like; oh I've got to cross town and pick her up. I mean I've just driven her twice, picked her up and then taken her to the tutor, back and forth and you know...it's done...it's done...it has to be done. But you know I think it's different. Men see things a lot differently than women do and we do it because you do it. You know...why do women get up in the morning and go down the river and wash their clothes and bring water and carry it on their head. They do because they do it. And you know for men, it's like oh such a chore. So for me managing my time is the hard part...is what I do with my eight hours that I put in here. And if something else is taking away from those eight hours I can't replace that time. I can't replace that time. So, I mean there is no where else to take it from. So it's gone.

Handling financial matters was also mentioned as a difficult task for women in operating and managing their businesses. In addition, lacking resources to move ahead with a new idea, concept or product was seen as challenging, but also on a deeper level as a means to tap into creativity because it triggers the need to 'think differently.'

Faith becomes the means for dealing with a lack of consistent income and cash flow. As Geri of Uptown Spa states, "You have to think ahead and hope that it is going to work

and you're not sure." Hilde shared that she hates bookkeeping because when she sees the funds are low, it gets her down. Yet, she adds,

I keep learning. The universe always provides. It always provides for me and I need to remember that and keep it in my thoughts. But you get into that negative thing where you say, 'Oh my God, I've never seen the amount so low and I paid a bill and I don't know if it's going to get there,' and rush to the bank and all that sort of thing. And it was like, how many times are you going to go through this? How many times are you going to get through this? You are provided for and I just read the ledger wrong and there was money and I panicked over nothing. So...I get these panic attacks, well not really a panic attack, but it's like this anxiety and it's...it's not so much about...well I don't want to harm my family by being a business failure, but I just don't want to lose this place.

On the other hand, selling, promoting and marketing were the easiest things for women to do as they manage and operate their businesses. Accompanying the creative aspect to marketing and promotion, the women participants shared that selling and customer contacts are easy and natural.

Some of the women indicated that motivating employees, developing staff and work teams and delegation of tasks were also rather easy to do. Trust plays a big role in enabling these women to allow their employees to take over tasks and make decisions. J. Martinez shared her experience of delegation now as a business owner and previously as an employee,



When you have good people that you work with and you trust, it's very easy to delegate. You know I was on vacation last week. I was in Mexico, in Puerto Vallarta, and I didn't call into the office. I e-mailed my paralegal a couple of times. She called me down there once, but pretty much everything else was delegated. So I was able to have a vacation. I was pretty much incommunicado for about a week and the world didn't explode." And you know it's very different when I used to work and be an employee and I went on vacation. I was always on call. I had to take my cell phone with me and my laptop. So when I was on vacation and I was working and even though I was in charge of my own department I was still an employee for somebody else...and I was always on call. There was not one single vacation in those three years that I was there that somebody didn't call me when I was on vacation.

The women indicated that, if they could, they would spend more time in sales, marketing and promoting their businesses; interacting with their customers; and planning. They would spend less time on tedious tasks paperwork and administrative duties and what they described as 'mundane things.' As MOG described it, "It's just the little junk. It's like getting pecked to death by ducks. You can't get to the real work because you're doing all this stupid stuff. It's the photocopies and stuffing the envelope. I mean you got to do it, but it just sucks time. Then you think there has to be a cheaper way to do it."

These mundane activities impinge on the ability to see a bigger picture and to plan for that picture. As Maggie shared, "My day is practically consumed between the financial side of things and budgeting and monitoring with account strategy, and then my whole day is gone, I start thinking about the future at 7:00 at night, when I should be on my way home."

Other tasks that women mentioned they would spend less time and effort on included managing other people; finances, accounting and bookkeeping; and talking on the phone. It is interesting that some of these women appear to have the resources to hire someone to take over some of these tasks and yet many choose not to take that route.

### *Resource Allocation*

In general, the women indicated that they felt they had sufficient resources to operate their businesses. When asked about their business resources, the women frequently spoke about other things that were just as valuable to them in their business as money. As Lee related, “Your credibility, your reputation, your employees are your resources, your most important resources.”

Self-funding of the business was used by some of the women, partly by choice, or for some, due to their small size and or lack of experience. For others, it was just the inability to attain any outside or bank financing. Like Amy, who related,

Financial wise...I'm pretty stable... I haven't been able to utilize the bank. I've been doing all this myself for... fourteen years...now my bankers coming Monday because he said, “That's crazy.” So we're talking about it a little bit because there's going to be a few big projects... and I have to think about how I'm going to handle that but...I...that's one of the gifts that I guess I got from my mother. I have to thank her for being able to do that. I was able to manage my finances pretty well previous to starting the company and it's been helping ... through the good years I have been able to do that...so I could pump it back to the company.

What was lacking for some of the women were the additional resources that were needed to grow their business to the next level. Working capital was the financial need that was expressed most by the women. For some women, like Annette, working capital is a must in her business. As she explains,

You have to have working capital constantly... General Motors gets paid every week for everything that you bought from them. So they're paid on a weekly basis. That used to be on a monthly basis. They now take...and they come into your account and take it. Okay? So that's first of all. Or they come into your account and deposit. Hopefully, you're on the plus side and they're depositing as opposed to taking. But you get a weekly open account statement, so every week you have to pay somebody. Normally, when you have a bill...now think about that...because, let's say it's Monday of the week and it's the second day of the month. Let's just look at the calendar...let's just say it's this month right here...okay, look back here at this calendar. June 1<sup>st</sup> was a Tuesday...let's just use that. So we sold a part to another dealership on June 1<sup>st</sup>, okay? That part, either I already paid for it last week, last Thursday, or I'm paying for it this Thursday, which was the 3<sup>rd</sup>. So, I sold it. Now, it's paid for on the 3<sup>rd</sup>. But because it's a dealership that I sold it to, I don't bill them until the 30<sup>th</sup> and they have till July 30<sup>th</sup> to pay me. And you're lucky sometimes if you're making 10%, 15% is about the norm, but sometimes it's less than that, to another dealership, over the cost. Think about that. Plus I had to send out a bill. I had to write an invoice. Then I have to send out a statement. And wait for my money. So it's tough. So as a priority, you've got to have cash. You can't be upside down with the bank. You've got to be always paying off the bank. So, if a car is sold

today, it has to be paid off tomorrow. Now, I explained to you a minute ago that I just sold a \$30,000 car and took in a \$10,000 trade. Well I still have to pay the bank \$30,000. They don't want only \$20,000. Okay, they want paid off on the whole car. So, your money's got to be rolling constantly in this business, constantly. You can have this much money today and zero tomorrow. Seriously.

Tech talked about how her business transitioned from being self-funded and the new issues that have emerged as a result of having additional resources.

I can say last year for the first time we opened up a line of credit. We had always been self-funded before. This is the first time that we have borrowed money. So we are trying to be smarter about that and leveraging...to leverage the growth. And we have a planning process. I mean we have a budget process and I know over the next 12 months what I'm supposed to be spending and if I change that, and we change that all the time. I mean there's a process that we go through to justify that and what's the rate of return and return on investment. And should we do that or shouldn't we do it? What's the down side if we don't make it? I mean we're very fortunate right now that I can afford to make some mistakes now. If I make some mistakes now it's not going to put us out of business. Ten years ago that was probably not true. You couldn't afford to make...when we were that small every mistake was magnified. So, you know resources are always an issue with a small business but we feel like we are in pretty good shape with that. The bigger issues typically for us are human resources and that's the harder decision. When do you add human resources? When do you add payroll? 'Cause I just hate to be in a position where if it doesn't work out and I

have to let people go and that's one of the things I'm working on. I need to be a little bit better about that. I mean that's part of doing business. We do a whole lot of outsourcing now and doing consultants instead of hiring staff because those people are easier to bring in and take out again. And so I'm working through now, how do you transition that? When do you have people on staff? When is it smarter not to have them on staff?

Time was also seen as a critical resource for the smaller business owners, and especially for those in service businesses. The lack of time and the inability to add employees inhibited the growth of many small businesses. Geri of Uptown Spa described it this way,

But I would never go into a business again, a big business, without having a partner. The one thing I have learned is that the people that grow usually have other people with them. It's kind of like a networking of business people; it's not just like one person. When you want to be a ma and pa operation you can stay smaller, but if you want to get bigger, you need people. You need other people that ...that's what I've learned. If you want to hit the million dollar mark, you can't do it by yourself. You could never be hairdresser by yourself and make a million dollars. It's....you don't have the hands, you don't have the time, and you physically can't do it. So, you need to get other people to do it with you. I've learned too, that as long as I'm too busy working my business, I can't make any money. I have to work on the business, and have my people work in the business; you know what I mean? And that's what I've learned.

In terms of how they prioritized the use of their resources, overhead, employee needs, safety, credit rating, materials, marketing and enhanced productivity and efficiency were areas that were given first consideration.

### *Risk Taking*

In general the women shared that they were willing to take calculated risks, using both their intuition and intellect, that didn't jeopardize either their company or reputation. They have taken risks on expanding product lines and inventories, committing the company for longer term leases, using personal assets to develop new products, and purchasing expensive equipment even though they may have had concerns about it getting destroyed or becoming outdated. They were cautious about trying too many new and different products or services or taking on questionable work or business partners. Smaller firms indicated that they were especially careful not to take on more work than they were capable of delivering. It was felt that by just being in business, everyday is a risk. Lee revealed,

I've taken the risk to stay in business and not go bankrupt and not do this and not form another company. I've taken the risk and it has turned out for us. Thank God. I swear to God by prayer you know. If somebody would have told me 5 years ago that we'd have been okay with this, I probably wouldn't have believed it. I had many sleepless nights, many. But we're okay today. So that would be...I would consider that to be the biggest risk I've taken is the decision not to take the easy way out I guess. And it has worked for us, thank God, so far."

MOG reiterated the importance of being willing to take risks and not allowing fear to overtake that decision,

I'm not willing to risk not moving forward. You know what I mean? Like I'm not willing to risk being halted by fear. I'd rather...I'd rather go down trying than dig a hole and live in it. And I think...I think that's a risk, too. And I think that the older I get, the more I have to remind myself of that. 'Cause I think you just naturally get more cautious.

Hiring new employees was viewed as potentially risky by the women. First, it was making the right decision on who was being hired and finding new employees that are compatible with the business. Second, it was taking on the responsibility of adding a new person, or as many women described it, a new family, to the payroll. Jacqueline Martinez shared a unique experience of how she felt she took a risk in hiring staff,

I think the risk is in hiring staff. I took a big risk in hiring my paralegal and she took a big risk too. Because when I hired her on, I hired on and I said, "Look, I can't pay you what you want to be paid and what I know that you're worth now. But take a major cut this year and then next year we'll go up to the place that you're at." So that was a big risk and so we both kind of went into it together, understanding. And so she took a huge cut, but that was all I could pay her at that time. So...you know...that was...that gap...so she...I asked for her help in order to meet that gap and she agreed and therefore when I was...when it grew and I was able to move her up, then it was easier on all of us. But so that was...that was a big risk. Because I could have hired her...she could have said no and then I would have had to hire somebody at the going rate and I wouldn't have had any money. Last year could have been another deficit year.

In general, the women shared that they weren't risk averse, but that risk can create a level of discomfort. JRF stated it this way,

Well I've put it all on the line. I have put it all on the line because everything that I have went into the development of the software. Was I comfortable doing that? No, there was a lot of times I wasn't. Did I see that it needed to be done? Yes. I think I backed into it. I think I could have done it smarter but I did what I did and again we backed into an arena that wasn't our specialty so that we have accomplished what we have by having a usable product that is being used by about 30 people I think is great. To take it nationally you know it's going to take a lot more money and it will be interesting to see if my partners who are worth a good deal, a good bit more than I am have the nerve to go to the bank. They don't want to split the .... they don't want to bring in investors in yet but they are really getting nervous about going to the bank and it's interesting and I am kind of laughing because here I'm a woman that risked everything and these guys who...the one has to be worth ten times what I'm worth...is they're real scared and I'm...you know so I find myself getting very annoyed...you boys either belly up to the table or after I am a little more stable in the direction I want to go I'll find people to buy you out.

There is a realization that in order to grow a business you have to take certain risks. As Chloe indicated,

So I try to take risks...even moving out of my office was a risk. Do you know what that did to me for a week...moving out of my home? I'm like I don't know what I'm doing...that affected me more than...I don't know...going to Detroit. I'm like I can't



answer the phone at 5:30 AM when Duquesne Light calls because it's over there now. Oh no! I was like all out of sorts. So...I...I'm becoming more and more of a risk taker because now it's time...I got to move. I got to be somewhere in five years. So I'm willing to take more risks but I can't take stupid risks...they have to be calculated.

Hilde talked about the willingness to learn from a risk taking experience,

So I try things. If they don't work then I let them go and with products, with people if it's beneficial to me and to that person and I can let go either way. I try not to hang on to the unpleasant experiences but I learn from them all.

Tech pointed out that the risks change and grow in proportion to the size and maturity of the business.

Well we take a lot of risks in this business. I mean everyday is a risk. We signed a 10 year lease on this office, you know and it was \$1 million 3, I think was the number on the lease cause you know they give you for the whole thing. When I looked at that I went WHOA. Okay. It's funny though. It gets easier as you go along, at least it has...I mean the numbers just get bigger. You know, I remember when we sub-leased our first office on the Northside. I think it was an 18 month lease for \$18,000. It was under \$18,000. It was under a \$1,000 a month for that office and I remember J. didn't sleep for 3 nights 'cause we signed an \$18,000 lease. And that was like petty cash you know. They're just numbers. So, yeah we take risks. I mean everything is a risk. This was a risk. This was a huge jump for us and you know we quadrupled our

rent, you know overnight. I mean we have a huge payroll now and, for us it's a huge payroll. For some people it wouldn't be I guess. Yeah, we're out there. We're spending money. We're spending money to make this happen and so we're taking risks.

Often times, being willing to take a risk in business that ended up successful led to the opening new doors of opportunity. Susan talked about how customer need pushed her company beyond their normal production capacity,

As I said, most of the risks are with our production. The biggest transformer we made when I came was a 7,500 and now we make up to 15,000 kva. We've actually had them that we have this much clearance getting out the door. (showing very small spaces with hands) They're huge...we've made some pretty big ones. And that was scary. That was a risk ...and my engineers weren't real comfortable because they've never designed anything that big. If we're going to be here, we're going to have to try this. We're going to have to do it. And we did. And we've been successful. And now we feel more comfortable, the more you do, and it's not that we didn't make mistakes along the way because we did. We did. We made some costly mistakes and we had some of those suckers come back here for rework, but we learned. You don't like to do that. And we often say, we have to sell our research and development. We don't have a research and development department. We research and development on somebody's job and asked them...we have to sell it and it has to work...sometimes. Sometimes it doesn't and you...you learn the hard way...maybe we shouldn't have done that.

Maggie shared a concrete example of how risk taking enabled her business.

We take a lot of risks. I mean I certainly have my limits but we keep pushing ourselves. You know, once we get comfortable, say okay, that wasn't so bad, now let's try something else. You know we try to cover ourselves as much as we possibly can, but you can't cover a 100%. But if we don't keep reaching...and I'll give you a good example...this is so funny. I told you our business has changed...well we're working in this one particular market which required the use of a temporary building, like the IC Light Amphitheater downtown, those are called 'spung structures', they're fabric, temporary buildings. And what we would do is we would provide the air treatment equipment. They would cover hazardous waste sites with a building like that, okay...the contractor would. And then they'd start digging up contaminated soil and underneath they'd stir up all the... the contaminants in the air would get in the air...the people couldn't work inside the buildings unless they were in moon suits. And you were exposing, if the vapors got out, which they do because...you know the back hoes are going in and out...the garage doors are open all the time. The neighborhood...the neighbors would be exposed to those toxic fumes. So what they do is...we seal up the sides of the building and then we do all the...we put louvers in...and we design all that...the air handling system...and we suck all the air out of the building...treat it through our system. So, that's one of the businesses that we got into. Here's a picture of it. You can see a little bit of the building here. That's the side of the building and then this is the air handling system that we do and then this is the absorber that we suck all of the air out of the building here and then we go through the absorber. And what goes to the atmosphere is clean. Well we started

with these, which were big, because this was the first business we were in, 55 gallon drums. These held...to give you an idea...200 pounds of carbon...a filtration unit. These hold 20,000, okay. We did a job in Chicago that had eleven of these. Now you can see this little building. Well, so then we said, "Wait a minute. Other people do this. We are going to have to be low priced. Let's give them...they have to collect the air. They have to filter the air. Let's give them that." So we gave them that. We started doing more jobs. Let's do the design of the pick-ups inside the building with the louvers. Let's work with the structure people...talk to them and tell them we need your openings to be this big. We'll build the louvers. We'll install them" So we did that. Last year we did a job...two years ago we did a job for a private utility...a utility...and we provided this stuff. And the guy told us, "The only part of this job that went right was the part you did." So last year he had another job just like it. He said, "I want you to take on more scope. Why don't you guys do the building?" And we're like...we're not a contractor...can't do that. So we talked about, talked about it and said, "Oh, why not?" We did this, what's one more thing? It's just...we'll work with the company that knows what they're doing. So we did that. This morning I came in and our salesman, well he's our Vice President of Business Development...he comes in and says, "Look what I've got." It was from our client. He wants to do a joint paper at a national presentation...a national meeting...in February...about his experience in working with us and to encourage his colleagues in the industry to contract directly. You'd kill for this guy's referrals. But this guy...and then he told us...he said, "I have another job coming up at the end of this year and he said wait until you see the job I have for you next summer. It's huge."

This guy is like a godsend...you know...he's unbelievable. And those are the kinds of people...so we do take risks...yeah...we put that building up. And believe me it was sitting on the property line of a grade school in a little town and it was completely surrounded by neighbors. They never heard anything coming from our equipment...they could hear the bulldozers going. They never smelled anything. It got all kinds of really great write-ups in the paper and you know the client...our client was you know...didn't run into any problems of PR...that's what he...we sent him an outline of this paper and he wrote back. He says, "Oh, you didn't put enough in there about all the PR stuff that we avoided by working with you guys." So...he beefed up the outline to two pages. So yeah, we take risks and most of the time they pay off.

### *Decision Making*

The women were asked about their decision making and how they know they have made the 'right' decision in business. This question was asked to gain insight into what drives women in their decision making process. In most cases, the women indicated that they know a business decision was good by looking at the end results of the decision on customers, employees and the business. The results are not necessarily translated into a financial gain. As JRF shared, "I don't just look at the money. I look at what's happening to the person...the quality of their life." Or as Hilde related, "I think when somebody's eyes light up."

Chloe and Geri talked about feeling the 'rightness' of a decision. As Chloe indicated, "Because I feel it...I feel it. It's just something I always felt." She went on to describe how she uses visualization as part of her decision making,

But I just...I just see it. They say when you are starting a business if you can visualize yourself behind that desk, making those deals, making those phone calls, shaking those hands or whatever...then you're 90% of the way there. I already see myself in the lobby of my building. I'm already there. It's a really cool building...the way I see it...everybody's happy...we have donuts and bagels...we pop popcorn...everybody's equal...everyone likes to work there...I still go out and drive. I see all that so, so clearly. Then I go upstairs in my little elevator and hang out upstairs with my kid. But I see that very, very clearly...so that's I know. And everything that I have seen has happened. Not vision...just everything I've seen. So I saw that building...way before I had a company. And I'm like, I want that building. Then when I got a company, I'm like, I really want that building. It took me two years but I got it. I stayed on the guy or with that guy working with him...not everyday...but it took two years and I got that building ...and now I know that that building qualifies for tax credits. Now I know I can sell those tax credits up front. Everything I know...I am making happen...no divine power business...none of that Shirley McClaine crazy stuff....just I see it, it's going to happen. I don't see crazy things...like I don't want to be the sponsor of the U.S. Olympic Team... I want a little bike team over here for Pedal Pittsburgh...those are the things I want. I want to take care of my mother. I see all of that. I see my mom coming...us hanging out upstairs in my home. I just kind of see it. So...when I can see it so clearly I knew that it was okay...it was the right decision...not that it's been easy.

There was also acceptance of the ambiguity involved in decision making and that frequently there is no right and wrong decision but that it was just important to make a decision. As Jane Syms indicated,

Well you don't know that until afterwards and then you go, oh that was the right decision...cause then you can also say well that was the wrong one that time. Just from when things happen. I mean you make right decisions and wrong decisions every single day. If you made all the right ones then you are clearly not doing...I mean you're not taking any risks and you're deluding yourself because nobody makes all the right decisions all the time. But I think looking back everyday you have to analyze which ones were the good decisions and which ones were the bad decisions. (And what are some of the criteria that Jane uses to make good decisions?) That it moved the business forward... in any way. In other words did it get you increased revenue. Did it get you increased profitability. Did you get increased efficiency? Did it get you increased satisfaction among your employees? So, you have to look at those criteria to know if it was the right decision. Did it help the business in some way? If it didn't help the business then it might...wasn't the right decision. It may not have been the wrong decision cause it just might have been a 'no' decision. But if it benefited the business in some way then it was the right decision.

There was awareness that there is always something to be gained, even in situations where a decision made may have seemed incorrect or wrong. As Tech says,

You know if it works then you have made the right decision and if it doesn't then you have made the wrong decision. But I don't think that's always a bad thing. I mean you learn from those wrong decisions. And maybe that's mitigating the risk. I mean I look now and you know I have made some...we...you know some alliances that we formed over the years that just didn't work out and they cost you \$40,000 or \$50,000 and you look back and you think, oh God. But you know, you learn from them too and you learn what not to do. If you're not taking...if they had worked they would have been wildly successful and we would have been rich and we would have been geniuses. And I think that you just...a lot of just being successful is showing up and doing it. And if you do it enough, you...what does my husband always say to me? Even the blind...even the blind pig finds an acorn once in a while or something like that.

### *Change Management*

The irony of the constancy of change was admitted and accepted by the women. Market conditions, evolving customer bases and requirements, product improvements, technology changes, outsourcing, more efficient processes, modifications in laws and regulations were all areas of change that had confronted the women. Maggie indicated that you have to embrace change or you're dead. Geri of Uptown Spa went further by stating that you need to love change. She shared how she looks at, handles and adjusts to change,

If something in your life --if you don't like it, just think about this. You hate the way your kitchen looks. So what do you do? You go out and you say I hate this kitchen. Now, prior to saying I hate this kitchen, you lived with it for 20 years and it didn't bother you. But one day you walk in and say, "I'm going to make changes in my



kitchen. I'm going to paint it.” Now every time you walk into that kitchen you say, “I can't wait until this painting is done. I can't stand how this kitchen looks, it's driving me crazy.” And then when it's done you look back and say, 'I love this kitchen now.' So, until you change your mind and say, “I hate this kitchen. I'm going to change it.” You don't even think about it. That's how you handle change. You have to put it in your mind that you are going to make the change, then you're going to say to yourself, “This is the change I am going to make, and I'm going to love it.” Boom, and then you are never going to be happy with the way it was.

The women shared various ways in which they handle change – from evaluating the situation to jumping right in to deal with it to praying over it to accepting a divine order and plan. One woman admitted to sulking, pouting and retreating for period of time when confronted with a change. But for her, these actions provided a break, like a bridge from the old to the new. The women also indicated that they try to ameliorate the impact of change by staying current and knowledgeable in their fields and using their connections and networks to share ideas and thoughts.

In a positive sense, change was also seen as vehicle for growth and evolution. As one woman succinctly stated,

So, nothing is forever. I mean every year when I look back our business has changed. Some years more dramatically than others, but you better be prepared to change because if you don't you're going to be out of business. And actually that part makes it kind of fun too. Then you're always doing something new and you're learning new things and you're meeting new people and for us, it's been interesting that the way

that the bar has been raised. I mean as you become more successful you tend to interact with more successful people and more successful companies and then those are people you can learn from and...so I just feel that we are getting better all the time and that's what the change brings.

### *Business Model*

I asked the women if they felt that they followed a mainstream, growth oriented business model or any other particular business model. A mainstream, growth oriented business model was defined as one that is focused on the bottom line and consistent growth through profits, products and employees. This question helps to begin to define how women identify how they view and conduct their business.

The women indicated they did not feel that they followed any particular model and especially not a mainstream growth oriented model. Rather, they expressed that they follow a model that is characterized by what intuitively feels right, what needs to be addressed at the moment, and being able to address customer and employee needs as well as their own value system and lifestyles. They see their business as evolutionary, taking on a different focus at different times. Tech shared,

I think that we're in that phase of our evolution right now that that's clearly what we're about now because we made a conscious decision to do that. But there were a lot of years in there where we just chose to be a certain size because it fit our family lifestyles. We still had children, young children at home, and so that there's always some of that. I mean you have to make sure that you're profitable to stay in business but there were also years when we made the decision like we're just not going to grow any more than this...that this is enough for right now. And I think that that's a

valid choice. And we made a conscious decision about a year and a half ago that we were going to change that. That now we are on a growth curve. Now we are really going to go for it and we're going to hit that bottom line and we have some very aggressive growth figures over the next 5 years and so far we're on track to hit them.

They were also very clear about differentiating between what they describe as a corporate model versus a small business model. Lorraine Braden expressed, "I'm not following a corporate model at all because I don't believe in that model. I think our corporate structure is antiquated. It doesn't put people first and that's...that's totally in opposition to what I stand for. I am into small is beautiful and so that's the model I follow."

Annette stated she didn't feel that she followed anything mainstream but felt that she sort of had to live within the confines of a business model because she is a franchisee of a major corporation and, as a result, she has felt restrictions and limitations. As she related,

I don't follow anything mainstream. Why? That's just not me. It's not my nature. Although many times as I said to you earlier I feel like a marionette, only somebody else is pulling the strings and I'm a little puppet down here. Okay, because truly you don't have that much control, direct, over your own business, in many, many regards, because you're a franchisee. And they push a lot...the past 3 to 5 years, General Motors has pushed a lot of work down onto the car dealership that used to be done by them. So, you're paying more people. You have to have more people. You're using a lot more paper. You're using a lot more ...just all kinds of expenses that nobody thinks about, that people take for granted – the fax machine. The people take for granted the copy machine. People take for granted, you know, a PC, the Internet.

Well those are all expenses and General Motors has pushed like all kinds of things down on the car dealership that used to be handled by their own employees, but they don't handle it anymore. So, they've pushed their expenses down to our level. And so our expenses have increased and yet our gross profit has decreased over the last 15 years. It's not increased. Decreased. As I told you the ability to make money is only in your service and parts and used cars. And there's a lot of expense in a building this big and all the people and you know, etc., etc.

### *Special Problems of Women in Business*

I asked the women if they felt that women in business had any special problems, and if so, what were those problems. The women were clear to point out they didn't like the use of the term 'problems' because of what it seemed to imply and the 'value judgment' that appears attached to the word. They preferred discussing the 'challenges' they confront in business and how those 'challenges' differ from those experienced by men. MOG felt that women business owners do confront a different set of challenges than male business owners do. She attributes that to how women approach life; establish life priorities, such as the family being at the forefront; how women process things; and how women are not socialized to think 'big', act 'big' and get 'big' results. Women business owners see their lives as being more complicated, with many women business owners having to split their focus between two major concerns – business and family, while men are seen as being able to focus more exclusively on their business. Geri felt that women have to work ten times harder than a man just to get the same recognition; that they have to be stronger; and that they need to watch their emotional side when dealing with men.

Access to capital and financial resources are still key problems that women business owners feel that they face. In some ways this issue has evolved, with women stating that it isn't the same issue that was faced by women who had started their businesses in the 1970s. At that time, women could not even access credit on their own. Although much of this has changed, so has women's business financial business needs, such as access to larger amounts of capital. It is also interesting to see how some of the women have confronted this issue. As JRF shared,

Access to credit, financial revenue... financial solutions were not easily available. In the mid 70's the idea of obtaining credit in your own name was not even heard of. That is changing. That is not changing as rapidly as I want. I am experiencing now that access to a larger capital and how that is difficult and that's one of the reasons I brought in male partners.

When queried as to why she was intentionally seeking male partners, JRF added, "One, they have more money than me. Two, I took a look at what was happening in the software IT field, the big players are men. There are some women there, but I needed a couple of guys who really understood the process." Maggie added her concerns about capital,

Well I used to hope that I could say no to this. And I really believed it for a while that, hey, we're no different than anybody else. But I don't think that's the case. I do think we have some special problems from time to time. I don't want to say this...this money thing. I guess I can't really say it has anything to do with women.

Although when I look at surveys and I look at issues in reports and or articles that I read, it's always on the list...and it's usually near the top. And it makes me wonder. You know I don't have proof of that. I don't know for sure, but from my own experience and from what I'm reading and seeing, I've got to wonder. And I know a lot of guys who have businesses who aren't running around whining and crying about difficulty in getting money for their businesses...Are we maybe not being given the opportunities because of people's perception that they're a women owned business...isn't that nice but nice but not for this project...or they're too small or how experienced can they possibly be and so forth.

J. Martinez feels that women are just not as 'hungry' as men. They don't tend to set higher and loftier financial goals and business growth. On the other hand, J Martinez indicated that,

Women who are hungry like that...society doesn't treat them very well. Others don't treat them well. They're aggressive and they're bitch or this, this and that. So women tend to shy away from doing that and so they become less hungry just by nature. I think that you have to have a hunger to be in business. I think you have to have a drive. You have to have a reason for wanting to stay and be competitive. You have to be willing to take a risk. If you're not hungry, you're not going to take that risk. You'll just be satisfied with whatever it is that you're going to get. It took Oliver a lot of strength to ask for porridge, another bowl of porridge... because he was hungry. So, I think that's what it is and it takes some courage to do that. And I think that women...I think that's a problem for women and I think it's a cultural

problem. It's a beaten down problem. You know it's like we get beaten down, and a lot of times often by other women...to not be as hungry. So I think that's a problem. So it's kind of like a catch 22. If you have it we get knocked down. If you don't have it you get knocked down. So damned if you do; damned if you don't.

On the contrary Hilde deals with the lack of financial resources by looking at her business as being a calling that is centered in the expression of love.

The women indicated that even though they felt business should be business, it doesn't always materialize that simply for women business owners. They shared they felt that women have a tougher time getting into doors and accessing opportunities, and in many cases this was seen as being specific to this region. This often resulted in the women doing most of their business outside of this region. As Jane Syms expressed it,

I think women have a tougher time getting into doors. I think they have a tougher time...having to prove themselves more than men do sometimes. I just think that as far as we've come with women and business, we have just as far to go. And Pittsburgh is particularly difficult...again...just because we are so slow to adopt new ideas and we're so traditional. It's truly difficult in Pittsburgh.

And Tech added,

You know I think it's very telling that none...we have maybe two clients, three clients in Pittsburgh...every other one of our clients is out of the area...do a lot of business in New York, New Jersey, Florida. We are starting to do business in

California. And we call there and people are thrilled to talk to us. We call the Pittsburgh...the companies in Pittsburgh and we have trouble getting in the door. It's very telling.

And the women indicated they don't count on their networking efforts, and especially those with women's groups, to be a source of business generation for them. They shared however that they get other benefits from these groups, such as sharing and support.

One of the most interesting challenges shared by the women related to how women perceive that they need to be and act in order to be in business. As JRF disclosed,

I also think that for women... sometimes they make it more difficult for themselves by trying to be something they are not and apologizing because they are just a woman and I don't think they need to do that. I see some young women who do not recognize that it is still an uneven playing field and by some of the behavior I see is the very behavior that actually makes it a lot more difficult for the rest of us. So some of it is external circumstances...you know it doesn't bother me that much, 'cause I can see it and I can identify it and therefore can do something, some way about it. It may take awhile, but I think I can do something about it. Internal circumstances have to do with character, have to do with how women perceive themselves and how they often limit themselves or how they put up with the external bullcrap and they buy it. They try to act like men...and turn into their definition of success, from my viewpoint, would be what a man's definition of success is...men often...it's only the money. And I can think of a number of women entrepreneurs that this happening to and I feel like we're losing something when we do that. Or



they're trying to play, be the team person, and...I'm not sure how to explain it. But in trying to be the team person, I think sometimes they actually allow themselves to be insulted as a woman. So some of the things that women are doing, they are actually allowing themselves to be demeaned and I don't think that's good for anybody.

Lee added to this by saying,

I think that women that try to operate as a male are opening themselves up for failure. If you're a woman, be a woman. It doesn't mean you're not going to be successful. You know women...they're more intuitive. They are more apt to get a man's attention in a room than 25 men. So you have to take the opportunities that you have and utilize them. You have to operate like a woman in a man's environment. Men negotiate hard. You can negotiate hard but in a feminine way. You're a little more compromising maybe. Men are stubborn. If women tend to be stubborn, you're going to lose... 'cause they're going to say it's because she's a woman. With a man they're not going to say that. Because if she stands her ground totally and don't give a little bit, they're going to say it's because she's a woman...she's stubborn...she's a bitch...or she's this or she's that. And I mean it's just like situations where I see women get angry...and I'm like don't get angry...just step back, breathe, come forth and say your opinion. Don't get angry. The minute she gets angry she's a bitch. A man can get angry in negotiations or in any situation (and) it's okay, but a woman can't. So you have to know your limitations so to speak. Unfortunately there are limitations still to this day. Men are more analytical. They take the facts. Where a woman ...things may appear one way but something inside you says no, it's not right.

Are you willing to take the chance? Men will. They're black and white. They're more black and white than women. It's just nature's way.

DID felt that women tend to pull themselves down and often look at things in the wrong kind of way. She shared that she likes to work a lot with men because,

They wear the same ugly suits all the time. But women aren't like that....they are judging one another by their clothes, how they look, their make-up, and that's the wrong thing. Opposed to saying, 'Oh here comes so and so....we can work together and this and that.' So that by the time they come fifty feet down they've already judged them so whatever they could have gotten from that person they either are going to get it or they put up barriers so that they couldn't get it. And that's something I've been really looking at...really looking at. These are things that we as women need to put aside and look at it as we have put ourselves on an even playing field first and if we do that then we can do a lot of things. So we have to stop judging and just do it...just go out and do it. So what if we all wear the same dress to go sit down at the board meeting...put a bag over our face so that we can go and say no we are not going to accept these things...we are not going to do this so that nobody can see what color we are or what we have on...to make it even.

Women still feel that stereotypes of women being in business still exist, are held strongly in this region, and impact on how women go about 'doing' business. These sentiments were echoed over and over, in various ways. As Amy indicated, "They judge you based on how you dress, how you act or whatever and not based on your

capabilities... Women have to start at ground zero and prove to everyone that they've earned the spot." Annette further shared,

And I've found, and you might not believe this, years ago... I don't want to say years, but like 15 years ago when in this business, it was easier to be accepted than it is today. Believe it or not. It's becoming more chauvinistic today, I believe.

Fascinating. Scary and fascinating at the same time. They want us to be like the men and I don't want to be that, you know. And the men have less respect for us. It's very interesting and not nice.... There's less respect for women today. It's going back to the old boy's club, old boy's network, old boy's attitude. I'll slap my back if you slap yours... you know, I'll slap yours if you slap mine. And that's not how women work. It's not a scorekeeping thing. It's... you know it's, I've found women to work in a far more collaborative effort for the betterment of everybody. Not being selfish. And there's a lot of selfishness that comes through when it's very male dominated.

Tech felt that,

I think you'd have to be crazy to think there is not still resistance out there on the part of some people to doing business with women. And I really don't think it's blatant. I almost think that people don't even know they're doing it... that they don't give it much thought. It's one of those things that I have evolved with over the years too. I just don't give it much thought either. If that's the way it is then I'll go around them or go someplace where I can do business, but I think you'd be silly not to ignore

it....The thing is you don't see it. It's much more subtle than that. You know Pittsburgh certainly has an old boy's network here.

Often, the concept of the presence of an old boy's network is viewed as a perceptual problem that women have about the way business should be conducted. A current and real life example reflects the difficulty that women face.

It was the CEO golf outing. So we went. We signed up and went. We were the only women there and it was clear that they had never seen a woman at this outing before and ...you could see the shock on their faces that we were there. It was telling. It was very, very telling....J and I played in different foursomes and twice the staff said to us, 'You know we have a Women in Technology group, you might be interested in. And we have a women's golf outing that's coming up. You might be interested in that.' And I think it was J that said, 'No, I'm not interested in that.' So...and that's like a whole other thing...like how we segregate ourselves. And I understand that you need that for support and that, but on the other hand, I don't want to segregate myself...I want to play with you, I want to play where the decisions are being made. I want to play where the money is.

Geri felt that women have to work ten times harder than a man just to get the same recognition; that they have to be stronger; and that they need to watch their emotional side when dealing with men.

Annette agreed with this and also shared similarities that she found in the issues that she faced with those also being confronted by a woman business owner in Nigeria.

I'd have to tell you that we discovered that our problems are the same...in many ways. She struggles to get financing. She has gone out and gotten an education...where women do here too. She has tried to give back to the community by helping women who are homeless and/or as they say commercial sex offenders...to give them a better life and instead of selling their bodies to learn how to be a mechanic and work on cars. But, like her life struggles, you know, where do you find day care, somebody to take care of your kids? Where do you find a man who will understand you because you are a woman in business and give you respect and not be intimidated by you and be on the same level with you and want to share their life with you and you share their life with them? Those issues were very, very common. We struggled. I mean it was interesting. They were the same. Yes,...she's ...they're much poorer than we are here. The city of course though that's she's in is a very cosmopolitan city. But there are areas of it that are poor...and she doesn't...she's struggling. But do women have special problems? I'd have to tell you that women in business, still in my opinion, our society is not as open to women in business today as I believe it will be 20 years from now. I think the next generation will be completely different ...but today... I think women still are viewed as, particularly in my business, we don't know what we're talking about 'cause we're women when you're talking about a car. I mean there are people that will come in the door and my service manager is a woman and they will look at her and they will talk to the guy next to her. Or they won't look at her. They'll talk to the guy next to her. And he'll be on the phone and they'll be looking at him and talking to her. But they think that she doesn't understand. And that happen very regularly, VERY regularly.

And she doesn't take offense to it. She just lets it fall off her back like a duck. God bless her because I could never do that. My point being...do we have issues...women in business...have special problems? I don't know if I'd call them special, I'd just call them problems. And part of it is because if you tend to be in a business that is non-traditional I think your issues are different than if you're in a traditional business. I happen to be the first woman dealer president of any automotive association in the United States. That was a great honor to me because I had been chosen actually 5 years earlier and worked up through the chairs – treasurer, secretary, vice president. A dear friend of mine was the second...she became president immediately after me and I had chosen her. And years later she and I have talked about that...how the men that came after us...we got a lot more accomplished as an organization when she and I were president...We...not necessarily that we made huge strides in like...a few years later we bought a building. And we accomplished more as women leaders of this organization. And it's amazing because even when we talk to some of the men that have been around for years, they realize it too. There's not the confrontation. There's collaboration. And it was for the good of the whole...in other words, the 'whole' being all the dealers in Western Pennsylvania. The whole being dealers in general, you know, nationwide....I don't want to call it a softness, that's not it, there's a way of being, of caring about people and caring about each other and caring about the whole that when this other woman and I were both presidents, we...everybody worked together. There was not fighting and people not getting along. It's fascinating to me – the difference.

## *Summary*

This theme focused upon the practices used by the women in the operation and performance of their businesses. First, it is helpful to look at how the women describe their model of business. They stated they do not follow a ‘mainstream’ business model, defined as one focused on growth and profits. Rather they portrayed their model as being one that is intuitively based, deals with the issues of the moment, looks at customer and employee needs, and instilled with their own value system. Business ownership was seen as an evolutionary journey that takes on a different focus at different times –one could say kaleidoscopic in nature – distinct and changing. They also clearly differentiated between a corporate model and a small business model.

There were various challenges that the women expressed that they experience, especially in relationship to growing their business. Access to capital and finances was a key concern, but this improved over time as women gain more history and experience in business. It has been shown (Aldrich, 1989; Hurley, 1991) that a lack of experience and skill affect the capacity of women business owners to enter financial networks. Yet, only three women indicated that they didn’t have access to or utilize some type of business loan or financing, part of this being due to the size or type of business. This was interesting in that studies (Olm, Carsrud, & Alvey, 1988) have indicated that women have difficulty accessing financial networks.

The women shared that they primarily focus business resources on employee needs, safety, maintaining a decent credit rating, materials, marketing, and enhanced productivity and efficiency. Most of women had self-funded their business and were not used to relying on outside bankers and creditors. Additional resources were needed to take the business to

the next level. Obtaining lines of credit and loans created new issues for the business. To make this leap into another realm of financing often took a new way of looking at their business and a new type of courage. Two of the women, however, who were from different cultures, shared that their cultural and family experiences had impacted on their willingness to take risks and use credit. Other challenges to growth included a lack of time and an inability to add employees.

Both internal and external perceptions and stereotypes of women business owners also presented challenges to the women. One woman shared that she felt that women are not as hungry as men and are not readily accepted by society. In other words, women walk a line between accepting and striving to achieve traditional business goals and being accepted as women with their own sets of values and goals. Some women shared that a woman's own self perception could be a challenge especially when it is self-limiting or inauthentic. They stressed it was important to be comfortable as who you are. An analogy that I have used sometimes about my experience of being a woman in business is that I have been asked to go to the dance in a dress that doesn't fit right. I go, but I am not necessarily comfortable and sometimes it's tough to dance. Stereotypes of women in business were seen as another challenge. Amy expressed that she felt that women are still being judged by how they look and dress rather than on their capabilities.

The issue of business profitability was again addressed, with the women sharing that attaining profitability has not always been a goal, but generally has been a struggle. Business sustain ability was seen as just, if not more, important. Investing any profits that were made back into the business or the employees of a business was also seen as vital. An important



differentiation was made between looking at revenue growth and at profit growth and which should take precedent in a business.

In terms of income and benefits, thirteen of the women indicated that they took some type of salary or draw from the business and nine of the women business owners are provided benefits through their business, with the larger businesses offering a full benefit package. The smaller businesses tended to receive lower incomes and benefits from their business enterprise. For most of the women, the business was not the sole support of the household - five of the women had spouses who were employed; three of the women employed their spouse in their business; and three spouses had their own business. Four women indicated that they were the sole support for their household. Besides their business, one woman also taught for additional income and another woman had a supplementary outside source of income.

Most new business seems to come through word of mouth or referral. This is not surprising since the women had minimal or no marketing budgets. The women shared that some of the challenges that they face are being able to get into doors and being able to access opportunities, especially those that are local. Some of this is specifically related to the Southwestern Pennsylvania environment and culture and some is generic to women business owners. The lack of access into markets and business networks has been substantiated through various studies (National Foundation of Women Business Owners, 1988; Aldrich, 1989; Aldrich, Reese, & Dubini, 1989; Bowen & Hisrich, 1986; & Loscocco & Robinson, 1991). It is interesting that as a way to bypass a lack of access to many markets, the women often developed strategic alliances or partnerships with bigger firms that could provide an entryway.

It was not surprising that the women indicated preferred warm, relational type of selling to outright cold selling. They said that asking for the sale was sometimes difficult because they sometimes can't separate the business from the personal and because they didn't want to experience rejection.

Meeting customer needs are considered a priority by the women and they desired to be an asset to their customers. They also feel that their customers trust their employees and that employees should keep the customer informed and in the loop about any decisions that must be made. It was interesting in that they felt that maintaining this attitude helped to prevent re-work and disputes. Customer needs were seen to be important in pricing products and services and just as important as marketing drives. It was described by one woman as needing to know her customer's pain as well as the needs of the business. Kaplan (1988) found that women business owners place a high priority on customer satisfaction, while Kaileberg and Leicht (1991) found that in addition to customer satisfaction they also stress quality.

The women indicated that the easiest tasks for them in business are selling, promoting, marketing, maintaining customer contact, motivating employees, developing staff and work teams, and delegating. Hisrich & Brush (1984) found that women business owners feel that social adroitness and interpersonal skills are their strongest assets which support the women's ease of handling these tasks. Other scholars (Neider, 1987; Cuba, Decenzo, & Anish, 1983) found that women-owned businesses found that delegating was a problem, which is contrary to what the women in this study stated.

The most difficult tasks were cited as managing employees, especially firing or letting go of employees, managing and balancing time and priorities in both personal life and

business, attending to financial matters and seeking financial resources. Part of the difficulty in attending to financial tasks is that women tend to see themselves as being less competent in these areas than males (Hisrich & Brush, 1984; Chaganti, 1986). Other studies (Pellegrino & Reece, 1982; Cuba, DeCenzo, & Anish, 1983; Hisrich & Brush, 1987) have found that hiring and maintaining employees, managing time, and delegating are typical issues within both male- and female owned businesses. Balancing personal and work responsibilities is a concern cited by women business owners (Geoffee & Scase, 1983; Honig-Haftel & Martin, 1986; Scott, 1986; Neider, 1987).

They shared that if they could they would spend more time in sales, marketing and promoting their business, interacting with customers and planning. They would spend less time on administrative tasks since these tasks interfere with their ability to see the overall vision and bigger picture for the business. In addition they would spend less time on managing people, finances, accounting and bookkeeping and talking on the phone. This is not surprising since some of these tasks were also seen as being some of the most difficult tasks for women business owners.

The women openly shared that along with their intellect they use their intuition when taking risks and determining whether they made the right decision. Others (Hisrich & Brush, 1987; Dugan, Feeser, & Piaschka, 1990) have found that women tend to use their intuition when decision making. The women seemed to deliberate when making some decisions such as adding employees or product lines and product development. This is interesting since they indicated that they had done little planning prior to starting their business, but gave more thought on taking risks after they were in business. Yet the women felt comfortable taking

risks and felt that some risks could lead to new doors of opportunity. So risk taking was used in some ways as a means of helping them to grow their business.

Support networks were important to the women. They indicated that they had developed both internal networks within their business and networks through external resources (personal, professional and business) and to help them solve problems. The diversity of the support networks of the women in the study is contrary to what Ridgeway and Smith-Lovin, (1999) found - that higher proportion of contacts in the support network of women business owners tend to be close relations.

#### *Finding 5: Principles*

##### *Key Findings*

- Business growth was seen as important but the form that the growth should take was individualized according to business needs. None of the women spoke about making more money as the goal of growth in their business. The smaller businesses viewed growth through the augmentation of additional employees. Larger businesses focused on offering particular products or services; cutting costs; and developing strategic alliances as means of growth. Controlled growth was expressed as a better way to manage the business and create a healthier environment for employees.
- Business sustainability was viewed by some of the women as being just as important, if not more important, than growth. One woman was clear about being comfortable in sustaining her business at the current level; two women questioned whether they wanted to grow their business; and one woman wanted to relinquish the business' growth to the up and coming group of managers.
- Being competitive was not described by the women as being cutthroat or a need to win at all costs. Rather, competition was seen as a learning experience and a chance to be creative. It was also seen as an opportunity to be ethical, professional and to act with integrity.

- The women felt that the best way to get to deal with conflict was to be proactive by getting to the root of a problem and letting go of a need to be right at any cost, whether that was with customers, employees or co-workers.
- Success was not defined by money or profits, but by offering quality products and services and having satisfied employees and customers.
- The women had various definitions of power, none of which was related to wealth acquisition or market control, and they did not characterize themselves as being powerful in the traditional sense of the word. To them, power was described as having a good reputation, meeting goals and being able to make things happen. It was also seen as the attainment of self-confidence and self-assurance.
- Honesty and integrity were the values most important to women in business.
- Spirituality provided guiding principles in their life and a set of values which then flowed into how they operate their business, related to others and handled difficult and challenging situations. Some women felt that spirituality was lacking in business and this has created problems in the business world.
- Sustainability and profitability were described by the women as being intrinsically related and intertwined. In general, business emphasizes attaining a profitable state. The women emphasized the attainment of sustainability, indicating a somewhat different lens to business. Being sustainable was viewed as an ongoing process, while profitability was seen as a point in time attainment. It was felt that when you work for profit that you work for today and that doing something for profit does necessarily make a business sustainable. Sustainability takes more work and not all businesses are or should be sustainable.
- The measurements and metrics for profitability are limited and often profitability is seen as a win/lose situation.
- There is a tension that exists between making as much money as you can and being a good steward of those resources. The women emphasized that what is done with profits

made in a business is an important question. Whereas, with sustainability it was felt that the business both gains and gives back.

This part of the study looked at the principles that form the foundation of how women perceive as well as operate their businesses. The women were questioned about how they view and handle success, power, growth, conflict and competition and were asked to identify the key values that are at the center of their business practices. Lastly, the women were asked to share their experience as to whether they operate as a sustainable and/or profitable businesses.

### *Business Growth*

Ten of the women stated outright that they would like to grow their business, though the concept of what business growth meant varied among the women. One woman discussed an interesting concept of controlled growth in order to be able to better manage the business and create a healthier environment for employees. One woman was clear about being comfortable in sustaining her business at the current level; two women questioned whether they wanted to grow their business; and one woman wanted to relinquish the business' growth to the up and coming group of managers.

There were a lot of reasons that women gave for desiring growth and a multitude of ways that they shared would help them materialize this growth. MOG stated it's her personal and family goals which are motivating her to grow her business as well as wanting to have her business be an asset that can survive without her and be left as a legacy to her children. Annette felt that she had no choice about continuing to grow her business and would focus on selling commercial trucks. In addition to being able to make more money, commercial trucks allow you to establish a deeper and longer lasting relationship with the

customer which was important to her. Hilde wanted to grow her business by supporting others, who have similar dreams,

You know it's just expressing love in another way but in a real way. We always support with our hearts and our minds but to actually get in there in the ditches or in the trenches and help them get something done I think would be great and then even just the women who come if they have a dream what's your dream and how can we support it. Maybe four people will have the same dream and maybe those four people then can then come together and create something wonderful instead of just one person's efforts...so...that's where we hope it goes.

Chloe, JRF, and DID all stated that they would like to increase the number and/or types of employees that they have in their firm. Chloe wants to enhance her operational support, such as delivery people, administrative assistance, sales and marketing help. JRF felt that with additional employees she would be able to promote other areas of her business, such as writing and speaking which could offer a national rather than a more local impact. As a sole proprietor, DID felt she had finally reached the point where she had to think about adding employees. As she explained,

Well, I am a sole proprietor so everything that I do is on my own. So, there are certain contracts and certain things that I don't do because it's just like it would be so overwhelming. Where as if I had other people that I work with that I could use as a team then it really would probably help me grow a lot more than what I am. So, being a sole proprietor and just being a sole base and what you see right here is you

know basically DID. Whereas, if I opened up and said okay if I get this contract then I need more people so I probably could grow in that way. And it's so funny that you say that because somebody was just mentioning that to me yesterday. Well he was telling me that he sees where I should get somebody that I should be training and working with because he said that he...within the last 6 months...he has seen that I am a little slower than what I used to be. And that could be so because you know I got a lot of things I am working on, but you can only do so much. You only got 24 hours in a day. Whereas if I had somebody else that I was sharing that then they could be doing some stuff and I could be doing you know some other...so in that way I probably need to make some decisions.

Amy had an interesting concept about how she wanted to foster controlled growth in her company,

I do want to grow (my) business but I don't want to have 200 employees in one location. The reason for that is that I had up to about 25, 30 employees at one time and it just killed me. It was hard for me to pass on my belief on how the project should be run and how the employee should be treated. I saw things that I didn't like... I've experienced that from previous work environment that I worked. Some people might think I'm crazy or liberal maybe or something but that's my belief. I really think that if you provide a good environment for people, they'll provide the best they can for the client. And because of that I think it's easier for me to manage a smaller business...not more than maybe 10, 12 people in the office. So we started an office in Ohio...Cleveland and Youngstown...about...it's been about three years.



And then we just started this year...this year in Florida. Our goal is to grow to 10-12 there and then move on the next...another location if we need to...and I think that if they need to then they could tap into each other's office with expertise. And that way each location...it's the procedures of doing projects...the way Controls might tend to it and not have this middle management who kind of does their own thing. And I think that everybody will have same standards and it will be easier to work with.

There were quite a few things that Maggie mentioned she was doing to foster growth in her company such as being resourceful and creative with the way she is managing the business resources and cutting costs, doing a product mix by offering rentals instead of sales so that customers can have access to a quality product at an affordable cost and pay for it out of their operational rather than capital budget, and using strategic partnerships. Maggie explained it this way,

The third thing that we've done...and I'll tell you I think women are WAY better at this...strategic alliances...strategic partnerships. We have brought other companies in with us...small companies...to participate in some of the projects that we do. We don't do everything, you know. But maybe we do 50% of what's required on a particular project. Well if I need a control panel and I need a really good electrician and an electrical components company...why should I go out and hire that expertise, put him on my payroll or her on my payroll when I might only need that person four or five times a year? That's not our forte. There are enough people out there who are expert at that. When I need them on a job, I bring them in. It gives them an

opportunity. It gives us an opportunity to take on more scope, I to provide more service and value to our customer...more and more of a one stop shop...and we've positioned ourselves that way now. We've done that...you know that's why I'm doing a half million dollar job instead of a \$500 job now. Just as...it's no more difficult to run a half million dollar project than it is to run a \$5,000...once you get it all figured out. So we do a lot of that. But you know...no reciprocity...it's all us. Now as it turns out, and believe me I seek them out...all the firms that we're working with are guys and I would kill if I ever got invited...if we ever got invited to participate on another by one of our...we've got people we've brought in on countless jobs...brought them into our markets...now they can't do...it's not...we don't fear that they're going to come in and take over...plus we have agreements in place...they can't do that without getting into you know big trouble. Just once...I'd like to see it go the other way. Now I can't say that we haven't benefited by that because I get the markups on their stuff...that's helped us to be more profitable. But it's like there's this...you know for as chummy, chummy an old boys network there happens to be out there that we all hear about...they don't trust each other. They don't trust anybody. They don't. And you know, I've never cheated anybody. I've never... but with those guys it's like it's my way or the highway. And they're happy as clams when you bring them in on a job and they're happy to get their check and their percent of the deal. Never comes the other way. Never. So...Yea...but that's how it does too. I just hope it doesn't come back to bite us but we've tried to protect ourselves as much as we can with legal instruments to make sure that we don't...that we're not too trusting.

Tech and Jane Syms, as partners in their business, both felt they wanted the business to grow. Jane specifically shared that she would like to see the company double its growth so that it would be strong enough to continue after she left. Tech explained how the company was structuring its growth,

We're doing it in several different ways. We've redefined our service offerings and determined, when we went through a strategic planning process, really determined that our offerings were too narrow. So we have expanded what our service offerings are. That involved us training new staff, developing some new strategic alliances. So we brought some new partners on in the first quarter of this year that...those partnerships are just starting to take off now. We have expanded our geographic base and we've also expanded our sales force; I mean that was key. Sales were pretty much done internally by the two partners here and if we wanted to grow that couldn't continue. So that we did a combination – expanded geographic area, expanded service offerings and expanded strategic alliances. And that's how we plan to really grow the business.

Susan wants to just sustain her business at its current level. As she explains,

I am more of a sustainability person. I would like to sustain my business. I don't want to become a big business. I don't have ambitions of that sort. I would just like to stay a nice, little profitable business...about 50 employees...because that's where I feel comfortable. And I don't know what the future is because our fourth generation has come and gone. (When you say that's where you feel comfortable, what keeps

you comfortable at that level as opposed to the higher level? Is there something that differentiates that for you?) Well, additional regulations, government regulation that you get as you get bigger...union problems...just more complicated administration tasks. Not to mention the fact that we would possibly outgrow our building. We have to look at all of that.

Lee and Lorraine Braden don't feel they want to grow their businesses. Lorraine, as a custom jewelry designer likes to retain the personal, hands on touch in her business. She doesn't aspire to have a large corporation, but can see herself having several, smaller companies doing different things. Lee doesn't personally want to grow her business because she is currently at the age and stage in life where she wants to start to relinquish the business to other, more youthful people in the organization. In her words,

I've got 39 years in. My goal is not to steamroll ahead. My goal is to turn...I've always said I want to walk away a winner. That's all I want out of life. I want to walk away a winner. And that I am doing because we're turning a profit. We have people here that are going to be able to take over. And I want to get to the point where I can work for them a couple of days a week. So when I say I don't want to grow the business, I speak specifically to me. What they choose to do which...with what's transpired...which goes to them....then becomes their issue, not my issue any longer. I've been through the wars here and I just....does that sort of explain it?

### *Handling Competition*

The women expressed a range of feelings and experiences about competition and being competitive. Those women with the larger businesses accepted competition as a part of

the business and spoke about engaging in competition by offering their best product, best service and best price, and their reputation. Only two of the women, Chloe and DID, shared that they either didn't compete or haven't competed against someone that they know and respect. DID stated it this way, "I walk away...It's just like you want me or you don't. I won't compete against them."

Rather than focusing on the potential rancor that can happen in a competitive situation, the women frequently talked about how they use that opportunity to maintain their integrity and professionalism. As Lee shared,

We try to focus not on the other company...we don't want to talk about the other company...'cause that's not really our business. We try to focus on what's good with us and let them decide. I don't like to talk about the negatives of the other company. I'll talk about ours. I think it borders on ethics you know ...unless somebody's asking you for a recommendation or whatever...that's not a good way of doing sales...to talk about somebody else.

Maggie agreed,

We do that (compete) all the time. We just try to be more creative than they are ...we give it our best shot...never bad mouth a competitor, ever...as a matter of fact, quite the opposite. We compliment them, if they deserve it. We don't say anything if they don't deserve it...we don't waste our time trying to unseat a competitor...we think there's enough opportunity out there for a lot of us. But there are a lot of things that we do better and those are the ones we want.

JRF shared how she uses competitive situations as a learning opportunity,

Love it...I just have a competitive nature. I do my best and I've learned that either you are going to get it or you don't. And if you don't get it, don't get personal. A lot of times if you don't get it, you learn---what was it that they did differently? What could I have done differently? So if you look at it as a learning situation, then...that I feel like a winner anyways.

The ethics of how to handle competitive situations was discussed by quite a few of the women. MOG related,

(I) have endless problems with that. There are a limited number of very big companies in Pittsburgh and some of them really feel like they're mandated to work with multiple vendors. Sometimes people who are customers compete against us on projects and I know a lot about them and I know a lot about their customers. And sometimes their customers would rather come to us directly. So it is an endless stream of ethical choices. It's really hard to define. You know it's not just a financial decision but I think it's also an evaluation of who brings what value to whom at what point in time....and ultimately what we're required to do is provide value to the end user.

Or as Jane Syms stated,

I'm a competer. I'm a sports person so I'm a competer. I don't have a problem with competition, however, what sports has taught me is that you can't cheat, because if you cheat to win, then you're not a winner. Nobody may know, for example, if you fudge your golf score. Nobody may know. You may never be found out, but you know yourself. So to me...I mean that's the bottom line...to do something with integrity and I mean there are a lot of competitors out there but I want to compete with integrity and feel good about it.

### *Resolving Conflict*

None of the women indicated they were afraid of conflict or engaging in conflict. In general, they tended to be proactive towards the resolution of conflict and try to keep the needs and best interests of the business at the center of conflict resolution. In fact, in Susan's business, there's a union and she has grown to expect conflict every three years and grievances in between. She has come to accept it as a process in which there are times when she will lose some and times when she will win.

They also expressed a willingness to 'let go' of their need to be right, or of customers and/or employees if that was necessary. Annette shared an experience she had with a customer,

There are customers in this business that you have to fire. I had a customer steal their own car back one time after service, after having the service done. Honest to God. Yea, they came in at night with a second set of keys and took their car and never paid. And they didn't know I was there and I watched this car pull out. It's after hours. I'm like...and they were going to report it as stolen. That was the other thing. They were...these people were really bad. And what they did...they were going to report it

as stolen and they sold the car. Honest to God and they owed me \$768. I can remember it...\$768 and some odd cents. And I called the police and I said, 'I think they just came in here.' And sure enough they had sold the car the next morning and they were going to report it as stolen. That's how screwy some people are. You see everything in this business though, believe me you see everything.

Tech talked about being willing to back off during a conflict,

My business partner...in 14 years we've never had like a real disagreement... I mean like a fight. We certainly had disagreements and conversations about what we think the next step is or the direction the business should go...that type of thing. When I think about it if someone feels really strongly about something, if she feels really strongly, then I'll just back off. We respect each other and we both know where our priorities lie and we have the same values, which I think is really important in a business partner. If I picked husbands as well as I pick my business partner, I would only have been married once.

JRF has learned something similar,

Cause I have a quick temper. I have had to learn to back off, keep quiet and decide what I want as a result and then go in. That's been helpful for me because if I let go of my temper, it'll go real quick, up real fast and over, but the meantime everyone else has been like woe, what's happened here? So it's a tendency to back off and see what is going on and then come back.



For the most part, the women believe in trying to get to the root of the problem that created the conflict and that often the best way to do that is to bring together the individuals who are involved in a conflict and let them work it out. Maggie described it this way,

Just try to understand what's the cause of it...what's the root? What's the problem here? Try to understand it and get all of the involved parties who are affected by it involved and figure out how to deal with it. The guys here call me the 'groveler' 'cause if we have a problem with a customer it's usually a perceptual thing...they're perceiving something that isn't true. I spend a lot of time solving problems, but I'm getting really good at it. But usually if I can sit down and just talk to them and understand what they they're thinking, what they're feeling, why...you know what happened. And then if I don't know the whole story from our side, or from the other side, I have to beg off and say, "Let me get back to you, let me look into this and get back to you." Sometimes I think it's harder internally....you got all these different personalities. Sometimes guys are like little kids. I feel like, "Mom, he called me a name. He wasn't being nice. He didn't say good morning to me." You'd be surprised how much of that I get. We try to face them and get it over with...don't postpone them...don't let it fester...just get it over with.

Jacqueline agrees, "Try to resolve them...usually it's a personality thing and usually it's always a ... everybody's having a bad day type of situation. So it's more like all right, time out, time out, everybody goes to their corner type of thing." MOG believes in being proactive and trying to prevent conflicts in the first place through a clear understanding of each person's role in the business.

(I) try and talk about it. Sometimes there is no agreement to be had. It's just that not everybody cares to pay for what they buy and for those kinds of people there is no negotiation that's going to work. Keeping people in the loop...The fact everybody knows sort of what their job is and they have a lot of freedom within whatever their space is...I think avoids a lot of conflict. I think conflict happens when you don't know who goes where or who's supposed to be doing what or you're expecting somebody to do something and they're not doing it. So we've sort of worked out a lot of ground rules and I think that helps preempt a lot of conflict that might happen otherwise.

### *Defining Success in Business*

I think success is different to everyone. Everybody has a different form of success. (For) some people, it's money. Some people, it's a sense of worth. Some people, it's that you're the best act. Some people it's winning an award or medal. I think for me...I feel I'm successful. I look back at all the people I've helped to grow and I look back at their successes and I know that I was responsible for starting them out...I feel successful and personally successful in what I've done. I feel I have accomplished a lot of goals in my life and I want to just keep on putting more goals out there, 'cause I'm very goal oriented. (Geri of Spa Uptown)

Success in business was articulated in a variety of ways by the women in the study. They differentiated between seeing success through the lens of profits and financial security and other definers of success, such as accomplishing something from nothing; being able to retain satisfied employees and customers; taking pride in the product or service they offer;

giving back to the community; balance and contentment in both personal and business lives; and being a pioneer and model for other women. Lee explained,

I feel I'm successful. If you define business by monetary gains, then I guess you could say I'm...I'm average...I'm not successful in that...not successful is wrong...money is not where it's at for me...my success is this...my success is that today we are viable; we're operating; we're making a profit...I have twelve or fourteen people that respect me...that they enjoy their work...I enjoy my work. Success is happiness, having faith in God, and being able to make a living. That is what success is. Anything beyond that is a plus. I mean if all of a sudden we would be making millions and millions of dollars I'd be happy but don't envision that and I don't build that into success. In my philosophy in life I've always told my children, money comes and money goes, but if you have love and faith in God then it's going to be okay.

Or as Tech expressed,

If you're not financially viable you don't have a business...and that doesn't mean just making a decent salary. But do you have to have a good benefits package in place, do you have good retirement plans in place, are you competitive in terms of attracting quality employees? I think I have also been successful in that I got to really create how to do that...that I was able to do that while I still spent a lot of time with my family and...did it on my terms...that's a good feeling.

Even though the women acknowledged the importance of being financially stable, they shared their feelings about how in some ways we have become compromised because of a primary focus on money as a measure of success. Lorraine Braden conveyed the following,

I don't measure success in terms of a monetary achievement. So that aside, I think I've been very successful because I've had the good fortune to not only visit but to live in these countries. And I'm sure I've made an impact on the lives of people I've come into contact with. The problem is that we've had people who have had power and money and they've been corrupted by it. That is the greatest problem facing our country. It's not a lack of money...its not a lack of money or resources, but we've got a handful of people who want all of the money and that's wrong. So I think I have been a success in my business and I will continue to be successful along the lines of acquiring financial assets ...which will not be necessarily for me to be able to have villas all around the world. No. It will enable me to be able to invest in my co-enterprises and to help them grow...not necessarily to add more and more materially to my life...but to be able to invest in other businesses...other endeavors.

I asked Lorraine if money is not criteria of success, then what are some things that according to her would go into that definition.

Bringing value to something....to others and to yourself...and not selling out for the sake of money. Because when you do that then you violate basic principles of fairness, of honesty, of integrity...for the sake of money. Money doesn't build character....money doesn't give satisfaction. That's how I rate success in

business...that you bring a quality product to the market...that you're not infringing your values or taking advantage of other people.

One of the most interesting definitions of success came from DID who said,

Success is doing what you want to do without a struggle...but if you do not like what you do and you're struggling at it...you know you're not going to be successful at it.

(Why do you think you are successful?) Why...because of God, because of who I am...those are the only two things I can say, basically because of God...and I think I'm successful too because I'm comfortable with who I am and I'm comfortable in God and I know I'm doing the right things so that makes me successful. Even if I fail, I'm successful because he gave me another chance.

Hilde felt that real success came from the difference you make in someone's life through what you offer as a product or service, "If I can pay the rent and the bills and take home a small paycheck every week...that I'm making it. That's just on the financial end. My focus ...the greatest joy and therefore success for me is to have somebody come in and say I've changed their life."

### *Defining Power in Business*

Power and having power was described in a multitude of ways by the women.

Annette clearly felt that,

Some people have power because of the position they hold in a business and some because of the type of business they're in. Some have power because of how many

know them. And all three of these can be good or bad. Power also comes out of respect from knowledge...knowing what you're doing ...by position, by knowledge, by relationships.

Geri of Spa Uptown felt that the ability to communicate effectively is power because it can help to influence what people do. Amy stated that power was the ability to influence others by 'walking the talk' and being an example. MOG shared that she seen it as having the capacity, the choice, and the ability to say NO to certain projects and people.

It is interesting that many of the women expressed that they don't see themselves as being powerful or having power in business. Susan shared,

I don't think about having power in business...I don't see myself as having power...I don't even think about power...I just try to have a sense of humility...to be thankful that I'm here...I'm just me and I do my best...and I hope I'm still here next year...I don't worry about power. May be that's a women thing too...as opposed to a man thing.

Hilde felt that power seemed like a dirty word and said that she didn't relate to it very well, even though she has been described as being a powerful woman. Very simply, she said, "I love what I do and I do what I love . I guess that makes you powerful in a way...'cause I don't stray too far from my own belief systems and I always consider, how does this affect me?"

In some ways being in business helped the women to look at what it meant to them to feel powerless and to grow beyond that, not through the attainment of power, but through their belief in themselves. Tech talked about how she originally equated power and money and how that has changed as she has grown,

This is one of those evolutionary things too. When I think when you asked me what's different now from when I started in business, I think I had visions of being powerful when I started a company. (Her vision of power at that time) ...certainly being very wealthy...always equated money and power...and certainly there's some truth to that...and acknowledgement from my peers... and just being able to tell people what to do. And the reality is that none of us really get to do that...ever...in our life. Or if we do, we...there's an internal price to pay as well as an external price to pay when you do that. That never even crosses my mind now...it really doesn't...I didn't even think about it until you...when you asked about that...I think maybe that's confidence and self-assurance...maybe I wanted so much power because I didn't have any...I felt so powerless...but it's just not a big issue in my life.

Just as with their description of values, women also defined power through relationships and their ability to help others and the community not just themselves. DID stated it this way, "Being able to do what I want to do to help people. So if in business you could do things to help people, train other people, bring other people along the way...to me that's power."

Or as Lee shared,

I don't think power in business and power in life. I think they're simultaneous. I think I have power because I am able to help people. I'm able to be in the position to help people have a job...and they help me. Power is being able to make people happy. Power is how you perceive it. I perceive power as being happy and being...to utilize that power to help other people maintain happiness or satisfaction.

Often power is seen as the ability to command or control something or someone. The women in this study talked about power in a more active sense, as the ability to make things that need to happen, happen. In this way, they likened being powerful to being a leader. Jacqueline Martinez says having power in business is being able to lead the discussion and being a leader in the community on that issue. She goes on, "It could be...for example you're involved in manufacturing in Pittsburgh and if you're a person of power then you should be able to lead that discussion as to what's the state of manufacturing... So that's kind of I think my definition of what power is." JRF talked about the cooperative nature that power takes on when it is shared by and with others.

(It's the) ability to make things happen...to get them done in a reasonable manner, if the goal is to bring them to a profitable result and to be able to share that profit, to take a share for myself, but also to be able to disperse that...power to get things done and get results...without wanting to hit people in the head with a sledgehammer every time...so cooperative power...getting results, bringing people to the table is what power is about.



Power was also seen as recognition and connection; having people see your value and being the person that they consider first for business. Chloe describes it as,

Having people think of me first when it comes time to make a decision or implement. Not necessarily the money...money definitely is power. I think being on the tip of someone's tongue...the first person they think of...that's even better...that's power. You've built a good reputation....people can see that you're valuable. You have to differentiate yourself. You have to become a rare commodity. That's what I want to be a... rare commodity...'cause then they will come after you.

Whereas Maggie talked about a power that is more subtle, less visible, but just as potent,

Seeing that plans and goals are met...being able to direct efforts in order to achieve them...I don't know how much power I really need in my business. When I think of power I think of someone up there leading the charge...very visibly and vocally...and tooting their horn. There's a quiet power as well...having executed our plans and doing it successfully.

### *Handling Business Difficulties*

Faith, family, friends, supportive co-workers and employees were stated by the women as key to helping them move through difficult business times and situations. They stressed how important it was to be honest and authentic about the issues they were confronting and to share with folks who have a vested interest in the outcome. Maggie shared,

The fact that the employees have always hung in there...and they know everything that's going on. I mean we have an open book here...I present the financials...they know when we're having any kind of difficulty. I'd rather tell them about it than have them conjecture and rumor and innuendo. And then quite frankly a lot of times that's where I get help...you know they're very creative people. I think it's a lot of our style...our vendors have been wonderful...You know I've been able to go to vendors and talk to them and tell them exactly how it is. If you're honest with people and don't pull any punches with them, they're willing to do a lot more than expected. I've been able to get materials on consignment where I don't have to buy \$50,000 worth of inventory. That has helped us get through tough times. Necessity is the MOTHER of invention.

Or as DID expressed,

Mostly, my faith. I'm the kind of person that doesn't look at problems and I don't see things as difficult. I just work through and do what I have to do...because I help people in business I guess makes me look at what I'm doing. How can I tell other people what to do if I'm not doing it?

Being flexible and adaptable, getting deeply involved with their work, using outside interests for stress management and to refocus and believing in themselves were also important to helping the women move through tough business situations. Hilde uses her spiritual strength and ability to vision to help carry her through.

My faith in God. Even under stress to be able to connect spiritually and know that when it's over it'll be over and I'll know it and should stop worrying about it. Those have been the times that have been most magical when I just give up the worry and it just...things seem to get better. It's as though the worry prevents me from being successful. And so I try to disconnect from it, but sometimes it just feels a lot darker and...more pervasive...when things are already slow, when you're already behind and then it continues that way no matter what you do. But everything flows. It is still never easy to be in that space, but I rise above it more quickly. I may be down in the dumps for a day or two and then I've learned that maybe I'd better clean because pretty soon there's going to be a lot of people here. Just get it ready for when they get here. I do have a lot of friends of the store who are willing to pitch in and they'll help me with ideas...little odd jobs. It's just become more community and that's nice to have going on.

Jane Syms and Tech rely on each other as business partners. Jane indicated,

Don't think I could be a single entrepreneur... 'cause I flip out sometimes. Something will happen and I'll think it's the end of the world and you go in and you talk. I talk to Tech and she'll say, 'Wait a minute.' And she'll put a different spin on it. So it's having somebody else who's just as vested, just as vulnerable...in the same position...to be able to say...look at it in a different way. What's nice is we're rarely down at the same time.

And Tech concurred,

I often think would I have had the stamina to do this on my own? Maybe I would have, but I'm glad I didn't have to. So for me that's been invaluable...to have somebody that you can really bounce things off of and when you're down, they're up and...you know it's rare that we've both been in the pits at the same time.

### *Values in Business*

When sharing the values that were most important to these women in business, they were clear that the values that they value and model in business are the same as those that they uphold in their personal life. Annette articulated it this way, "They are life values – they make me the person that I am and the leader that I am to my employees and as a person in this community...People think as they are." When women talked about what their values it was in association to others and pointed to the regard that women place on their relationships.

Overwhelmingly, the women business owners shared that honesty and integrity were values that are most important to them as a woman in business. Honesty according to the American Heritage Dictionary comes from the Latin 'honor' and means marked by truthfulness and integrity; upright; genuine; not deceptive; frank; straightforward. The women in the study described honesty in business in these various ways:

- Remembering that your name and reputation are everything and reflect your values;
- Valuing other people's worth;
- Approachable and real so that people aren't afraid to come to you;
- Letting people know where you are coming from even if you don't agree
- Lack of deceit,
- Owning up to mistakes

- Being ethical;
- Being truthful with the people that work for you and with people you work for, with your partners and those closest to you;
- Accountable, reliable and dependable to customers, employees and partners;
- Being good stewards of company finances for the sake of employees and customers ;
- Not cutting corners and being true to what is bid and billed;
- Keeping the customer informed if something goes wrong .

Lorraine Braden talked about the importance of being honest,

It doesn't matter if you've done something wrong...but tell me...because there's always a solution. And I think people get into more trouble because when they do something wrong they think they've got to cover it up and they go deeper and deeper into the problem. Whereas if they had just confronted the issue face on it could have been an easy solution...but as you go deeper and deeper it gets more complicated. In Africa they look at honesty different than I do. For example, I've worked with people who are devout Catholics and they go to mass every Sunday. They baptize their kids. But when it comes to going out of their way to help somebody, they may not do it. When it comes to telling a lie, they'll lie.

Integrity was the next key value expressed by the women and was seen as the essence and soundness of a person's character and ethics, being real. As one woman described it, "It doesn't matter how much money you have, but who are you really at heart? Are you a good person or not? What are your values?"

Faith, belief and trust in God; love for and from their family; and being respectful of others by ‘approaching people with an open heart and open mind’ were also expressed as important values. Other values that the women discussed included the willingness to learn, grow and change; having courage to run a business and to do what’s right for employees and customers in the business; persistence; fairness in relationships and service; intelligence; professionalism; quality by meeting the agreement you have made with your customer; flexibility with employees so that everybody has an opportunity to be who they are and have a life that works for them; awareness of what is going on with employees and their families and being sensitive and supportive to their needs; basic politeness and courtesy; a willingness to forgive; and having a passion for what you do so you will do a good job.

#### *The Role of Spirituality in Business*

I was interested in learning if and how the women felt that spirituality played a role in their business. Although there were varying degrees of obviousness in their business, each of the women expressed that spirituality was an important part of their life and business. Even those women, who indicated that they ‘didn’t wear their spirituality on their sleeve,’ revealed that they have meditated or prayed for guidance or help to get through a difficult time.

Lee says it is the ONE constant in her life. DID says it is her life, “Spirituality is in my life...God is first in everything...in the mornings before anything I do anything I always pray...and when I’m working on a project.” Hilde adds, “It’s all centered around spirit...its realizing that each and everyone of us is a spiritual being having a physical experience...and we’re here to support people in that trek...if you want to call it that...yea...it’s the whole basis of the store...didn’t start out that way...but that’s what it’s come to be.” Tech felt that helps her to remain authentic,

It certainly plays a big role in my life so I think that translates into what I do here. I don't have how I am personally and how I am in business. They're really pretty much the same person. That's important to me...that I don't have to make that shift when I go to work. And not everybody has that luxury...I mean that's just the most important thing in my life to me.

For some of the women, spirituality provided the guiding principles for their life, which naturally flowed into their business. Annette revealed,

I wouldn't tell you that it plays a role in my business, but I'd tell you that it plays a role in my life...my life but not directly my business. And I would never bring that into my business ...but I think that because of the value system I have that carries through my business ...way I was raised from my parents and the environment and the opportunities that I've had....they play a role in my business because they made me the person I am which then I transcend into my business. How does that play a role in my business? The way I do business...the way I operate...personally...what I respect...what I expect...there's not much I expect...I just expect you to do your job and be accountable for your actions and don't lie to me about anything and life's pretty damn simple. Spirituality has to do with the way I was raised and the value system I was given.

Amy speaks about it a little differently,

It plays a big part in business. It helps you day to day...you know you go through a rough time and ...sometimes in making decisions too...are you doing the right thing...make a decisions you can live with...not make a decision because you think it's better for your company...and that the whole thing that goes back to...integrity and doing the right thing.

The spiritual link to doing the 'right thing' was also shared by Jane Syms,

I don't know that it does to be honest with you...I am a fairly spiritual person, but probably not as much as some other people are. I believe that there is a greater being out there, that I certainly pray to...I believe that there's this higher power that's telling me to do the right thing...and I think that's what I'm always trying to do is...do the right thing. And I think that...plays a role in business ...because I do want to do the right thing...the right thing about my employees...the right thing...like...my customers...the right thing by myself...helps me to make the right choice...but I know that I have to make the choice.

Geri talked about how spirituality played an important part in her relationship with her clients everyday,

It plays a role every day. You have to be spiritual because you want to pray for them; you want to hold them when their family members die. I mean it's a very emotional job. I deal with people's emotions every day. People come to you not just because they want their hair done. They come to you because they want you to make them



feel good. They'll come back as long as they know that you will listen to them or touch them or in some way, shape or form that nobody else has been able to do....I mean I think being spiritual is part of it.

Some of the women indicated that they felt that the lack of a spiritual basis in business has contributed to various problems in the business world. Jacqueline Martinez conveyed it this way,

I think what the problem...what's gone out of a lot of businesses and I think from when I was understanding businesses...when I was learning about businesses...what I always understood is that...business is there to provide a service and to make a fair wage. Something went skewed...something I think went skewed where it was. You know you had your town lawyer. You know your Atticus from *To Kill a Mockingbird*. He was a town lawyer. He lived in town, had a modest house, had his family, and had his kids. He was a respected member of his community. He wasn't the wealthiest man on his block...and he provided a service that was an honorable service and got an honorable pay. And it wasn't like he was living in a mansion down the street or anything like that. When did it all get skewed that everybody had to be rich, everybody had to make hundreds and thousands of dollars and this, this and that at the expense of the people that we're providing a service to. So I think spirituality is gone in business. What should be spiritual in businesses...doing an honest days works for an honest days wage has been substituted by greed...in my opinion.

JRF expressed that a lack of spirituality has created an emptiness that individuals are seeking to fill. In her words,

Without a relationship to Creator, you have this empty core inside and I think the connection to Creator ...it's restorative to me...it builds a bridge between you and I and allows me to see it's not just me in the world...there is you and I....a lot of the grief that I see running around, the Enrons of the world, the political grab...grandstanding, the pure blatant power plays, these are people trying to fill things up...whether it's men or women...'cause women are into it too...you're trying to fill it up with power and things but you can't do that, you can't fill that inside with things, and that's why the spiritual connection is very important.

Having a spiritual basis was also seen as being intrinsic to help one maintain a perspective about business and the role it plays in your life. MOG summarized it this way,

I don't think it's overtly connected to my business, but I think that all of us are only able to function 'cause we have some spiritual grounding...there's no overt connect here at the office other than what we carry around within ourselves. Business is a set of conventions that you undertake to accomplish a certain result. But it's not what it's all about...it would be easy to get lost...in the convention...or in the whole pursuit of money ...and in the end...you know...the old truism....nobody says, gee I wished I spent more time at the office on their death bed. In the end it's not going to give you what...in the end I don't think it will ever deliver...the peace of mind or a...the presence that you need to sustain yourself through things life offers...death

and illness...there's a lot to handle. Money helps but it's not going to solve it. There has to be something that's deeper, that's more present and is more enduring...if all you're looking at is this strict business criterion...I think you set yourself up for a lot of heartache that is unnecessary and is not helpful to anyone.

### *Profitability and Sustainability*

From an organizational perspective, little has been written about how women create and evolve organizations. When looking at varying or potentially new paradigms it is important to also consider both the intent and outcome inherent in the paradigm. The current business paradigm sets a standard for both the intent and outcome of business. This standard has focused primarily on the ability of a business to reach and maintain a profitable revenue state. I was interested in seeing if it was possible that women business owners see their business standard through a different lens. Interviewees were provided with the following definitions of sustainability and profitability and were asked to reflect upon their experience of the two in their business and whether they felt there was any relationship between the two.

#### **Profitability:**

Business is seen as an external creation to be managed and it is nourished by creating and exchanging enough goods and services so that there are an excess of resources after all expenses and needs are met. Power is expressed through the acquisition and control of resources (material, environmental, physical), which are seen as being continually renewable and expendable. Win-lose outcomes are necessary to gain the competitive advantage needed to generate the excess in resources. Priorities are ordered through the external marketplace and the time value

is placed on now, to take advantage of all opportunities to realize a profit. Goods and services are divested (continually used) in order to be able to continually create new opportunities that can generate a profit. Work becomes a source of power, control, and acceptance within business as well as the political sphere.

**Sustainability:**

Business is seen as self-discovery and connectedness and is centered in relationships and the unfolding of spirit in one's work. Work is nourished by spirit. Resources, which may be limited, must be managed. Enough goods and services are created and exchanged to pay expenses and to provide for oneself and one's family needs and community interests as self-defined. The focus is not on seeking excess, but just enough, as it is individually defined. Opportunities for win-win outcomes are sought. Power is expressed through relationships and priorities are ordered through relationships. The time value is future oriented as the implications of all actions are considered not only by their present effect, but their impact on the future.

Sustainability does not and should not imply poverty. It places resource usage and wealth generation in a new light and makes room for acceptance of investible work, that which gives back.

Sustainability and profitability were described by the women as being intrinsically related and intertwined. In fact, they felt that you couldn't attain profitability without first attaining sustainability. This is interesting in that the emphasis, in most cases, in business is on attaining a profitable as opposed to a sustainable state of business. In some ways, the "break even point", which traditionally in business has been seen at the turning or launching point for profitability, can be viewed as a desired sustainable state. The women shared that some

profit is needed in a company in order for it to survive but as Amy shared, “Well...I would think that there is a relationship between the two...business definitely has to be a ...sustainable...it has to have that in order for you to even have a chance for profit.” Or as DID conveyed,

Well, the one where you say sustainability being... for me being in business is my life. You know, it's how I live, eat, sleep and drink it. I don't have children so that makes a big difference. So the sustainability...when you say spiritual...then centered in relationships and unfolding in the spiritual way...well...sustainability in this business is my relationship...that's everything for me. Well the profitability...well I know that everything I do I have to work hard to make sure that it's being profitable and that at the same time I am able to live and maintain to do what I need to do. Profitable and sustainable. Yea, it has to be. It has to be. Well, to sustain it...I have been in business almost 21 years so that is a good thing. And for the profit...I couldn't be in business if I wasn't able to live and make some kind of a profit.

Susan elaborated,

I suppose I am somewhere between a profitability and sustainability...Could we grow this business? Not now. Not in today's climate. It's a very up and down business. It's very tuned in to the business cycle, which is a problem with it. If opportunity presented itself, could we climb? Could we go into two shifts? Yes. Will that ever present itself? I'm doubtful. We do keep a low profile...I also live with these people in the community as well as work with them here. So, when we needed a new car, for instance, and my husband thought it would be nice to have a BMW, I said no. We're

not driving a BMW into the office. We have a modest home. We don't flaunt anything. I serve the community as well through my church and through Boards that I belong to. But these people are my neighbors as well as my employees and if you talk to anyone in a small town, they'll tell you the same thing. You live and work with your employees so you're careful of the image you project. Business has certainly been self-discovery for me. But I am probably more of a relationship person. And you know as I said, every year that I'm here I say, "I'm here for another year!" I have to pat myself on the back a little bit. I'm making it. Just being here is a reward for me. I don't make the big bucks. I don't the huge salary and the big house, but I'm comfortable and I guess that's ...that's all I need. But that was part of my background, you know, my parents were like that as well.

MOG seen the relationship between profitability and sustainability a little differently,

See it as a continuum – start at sustainability and work towards profitability. Very Western to think of things so dichotomously...Say I was in both – my life view – every single thing containing all parts. Drifting' towards profitability – if you want to grow a business to a certain level that's where your continuum leads. (She also related some of the differences between sustainability and profitability to the difference between someone operating a business and someone making a job for them self.) Business is different from living the life you want to live. Business by definition leads towards profitability. In a large corporation – win/lose outcomes are necessary.

Gerri of Uptown Spa felt that you needed to sustain the dream that you had for a business and that money and profits would follow.

I see the bottom one, sustainability...that fits my definition more so than the profitability. I'm probably guilty of not looking at profit as much as I am as sustainability. That's one of the things I have to look towards now, is making a profit. All the while I was first in business it was always about sustaining and being in business, and trying to get in business, and trying to make it work. I never thought about the cash. Probably is the wrong thing...but I never thought about the cash. All I thought about was the dream. I thought about making it happen...making the idea a reality. But I never thought about the profits of it. I'm thinking about that now.

Because I think if you think about the profits in the beginning, it takes away from the excitement. You have to be able to sustain your dream. You have to be able to eat it, taste it, touch it, and feel it. You can never let that dream go out of your mind, never...ever...ever. And every day you go to bed, you see it and you're not going to be happy until you make it a reality. And that's what it means to sustain that dream. But the profits...you can't sustain the profits in your mind. Because there isn't any way you can do that. You just have to think about it being successful, and then I think the profits will come with the success. That's my interpretation. I mean a lot of people go into business only to make cash right away and then they are not happy in their business. They put this business together and they hate it. It's not their passion. They're just doing it to make money. So they can't get out of it or maybe they get a job for the cash, and they hate what they do. They absolutely hate what they do. To me, if you hate what you do then you shouldn't be in it. I think you need to love what

you do. It has to be the passion. And you see money to me has never been something that...I hate to say that...money hasn't been the thing I always work towards. It was the love of what I do, and if I wasn't a millionaire, so what. But I'm still happy doing what I do. I would rather be happy doing what I do than (being) a millionaire doing what I hate.

Often, a business can be profitable, but not sustainable. As Jane Syms suggested,

Profitable can be at a point in time. Sustainable means it can continue forever or a long time. Question is, are you sustainable? Can you manage that profitability over a long period of time so you are profitable and therefore sustainable? Sometimes a company can be extremely profitable but not sustainable because they've placed an emphasis on certain things or people so if those people leave, the company is no longer sustainable. My goal in our business is to make it both profitable and sustainable – not just relying on me and my partner...Want a company that will continue when I leave; want to know if I drop dead the company wouldn't drop dead.

Linked to this concept is the idea that seeking just profitability is a short term vision for business. J. Martinez explained it this way,

I think any business can be profitable. You can make money. Like I said, my mom could make money out of tobacco and cigarettes. You can make money. However not all businesses are sustainable. I think what you need for sustainability is a little bit more work. It takes a lot more to make something sustainable. I think



everyone...most people want to have a sustainable business that's also profitable. It's nice to have something in there at the end of the day, but the thing about it is that if you're only working for profit, chances are that you're working for today and that's it. I need to make some money. I need to make some cash. I need to sell this. I need to do this. But it's not going to be there tomorrow. You know, it's like...you know...what is it...give somebody a fish or teach them how to fish ...so that kind of thing....but I think that's...that's sustainability. But I guess the relationship between the two as I see it...you got to have both. You have to have both. But first you have to grow something to make it sustainable...have a good basis for it... a good tree system there...and then later on you can have the fruits that come out of it and that's the profitability. But you can't always expect to be profitable all the time too. So you can't always expect there to be fruit. If it's a good high risk then great. If it's not then you need to be able to sustain it for the next time around.

Maggie elaborates on this,

Well...we weren't profitable for the first couple of years...first two years. Matter of fact we lost quite a bit of money but not as much as the company had lost before. So...I mean we were making progress. We were reducing our losses. And I knew that we weren't going to make money those first couple of years. I knew that we couldn't... we had to invest. Nothing had been invested for many years. And it wasn't a question of power. It was sustenance. I mean it was trying to sustain ourselves...get ourselves into a position where we could become profitable and take

the steps, bite the bullet. You know I didn't want to grow. My focus was not growth when I bought this business. You're losing money. You don't want to grow and lose more...you know that was the last thing I wanted to do was figure out what the heck's going on...try to sustain ourselves. And I'm probably not using them in the right context of the way they're described here...but you know do the things that we absolutely had to do and then worry about the profitability and the growth with all. And that's exactly what happened. Exactly. And you know... we took our personal resources because I didn't have the money from the banks in order to do that. So we did that for the first couple of years. You know...made a decision...I need to do this. So...and now for the last three out of the five...the last three years we've been profitable and comfortably profitable. So, that's what our experience has been...I think is...and I think we are on track to remain that way. The sustainability part... well where I can make that kind of decision and say, "Okay, enough's enough...you know...we've invested enough. We've put enough time...enough resources...made enough investment in here. Let's...you know...everybody's happy. Everybody's well compensated." I'm not there yet. There are other things I would like to do for these employees. I would like to do something for myself quite frankly. I wouldn't mind getting a little bit of return on my investment at some point. I mean...don't get me wrong...I'm making a nice salary and I'm comfortable...but you know... that's not going to happen any time soon. And it's all about sustaining a business right now and making it grow enough so that we can make sure we have everything that we need in order to operate more comfortably. So that we're not sitting here worrying about who's on the phone...is it somebody trying to collect money from us or do we

have to be on the phone trying to pound our customers for payment...those kind of...I hate operating in that kind of a mode...just to be more comfortable. And then you know...eventually...you know you reach that point and you say, "Okay. Enough's enough for a while." And as you say, "Until you're ready for that next step." And so we're not there yet. Alright I would say that with these definitions we are probably much more in a mode of sustainability than we are in profitability. I mean we are. You know we don't have any excess. I'm still struggling with cash flow even though we are profitable.

Lorraine Braden talked about trusting to see a return on what you invest.

Well as I mentioned, my business is not profitable...at this point in time. And I've actually been trained in sustainability. I took a course...well it wasn't a course, but it was a training opportunity in Tanzania...so my definition of sustainability is a little bit different than...it's ...it has some of the core elements of your definition but it's a broader look at sustainability in terms of the planet, in terms of global enterprises...so sustainability is something that's very, very important to me and particularly as far as Africa goes and that's where the majority of the world's resources are coming from. Profitability is important but it has to be done with integrity and I consider myself to be a metaphysician so I, perhaps, look at things a bit differently. For example, the fact that I have been investing in my businesses for...I would say for 10 years now...and I really am not operating in the black doesn't deter me because I know that everything that I've put out will return to me and will return to me in way that I will be profitable. I will reap what I've sown. So I'm not one just to look at doing

something for the sake of the dollars and cents that I'm going to make. No. Everything I've been involved with has been a long term project, not just something for making money...even the projects with today...I may not see an immediate return but they will pay off in all of the experience that I've had in the past...also my investments...will bear fruit. But this whole issue of sustainability...I'm so glad you raised it because in this country I'm finding that people are not so familiar with this term and it is so crucial to...our very survival. I think it's...it's a key issue to be discussed, particularly in business schools...because making a profit at the sake of...the environment or the...the sake of integrity...I don't think that's a very good profit. Well I think there has to be a relationship between the two. I mean in today's world we cannot afford to do anything just for the sake of a profit...although companies do that. But I don't feel...and we can just see it with the case of Enron, for example, that's not a sustainable...the Enron model is not a sustainable model. Just doing something based on profit is not sustainable. So there is definitely a correlation between the two.

The women also suggested that profitability could possibly be measured in ways other than revenue. As Lee suggested, "Whether you profit financially or not, if you sustain a business and keep people working, you're profiting, maybe not financially, but you're profiting – adding another year of work, adding to the economy."

The intent and purpose behind profits and how much profit is too much were also questioned by the women. "All business is profitable or you wouldn't be there but it's what you do with the small amount of profit you do have and what we do with the small amount of profit is distribute it to our employees." (Lee) JRF disclosed that often profitability implies

that there has to be a winner and a loser as opposed to being able to cultivate a win/win situation.

One of the issues since I do business consulting... as I look at profitability it is something where there is someone wins and someone loses. And if you are dealing with people who are competing for contracts that's very clear. I either get the contract or I don't get the contract. What is enough profitability is an issue I deal with...with clients even getting them to understand how much money they need to make per project to stay in business. When I look at sustainability ...sustainability is making sure that I am not only in business and taking something from the economy...I'm taking but I'm making sure that I find a way to give back. And a lot of the clients that I work with... would say I would work with the sustainability. I look at it as even if we are in a competitive situation there's a win-win here because you're going to get the contract, you're going to perform it, you're going to do it in a timely manner, you're going to receive a profit, but then what are you going to do with that profit? Often I have seen business owners take that profit and not reward the people who helped them make that profit. So then that is what I tell them shortsighted. And I said, "You can take and buy that great big new car or you can reward the employees that helped you get there and it's smarter in the long run to do that because they will keep on working for you." So, keeping a business tied in, the employees tied into...into the growth of the company and into being sustainable is crucial. That's the way I look at it. And a lot of my clients that I get they end up changing a lot of the things they do. They see it ...like someone will ask for a dollar an hour raise and they'll come into me in a huff. "Who does he think he

is....bupupupup?” “Or who does she thinks she is?” And I’ll sit there and I’ll run the numbers and I’ll say, “Okay, this dollar an hour means this amount on what’s going to happen in your business. That’s no big deal. What’s your problem?” “Well I just felt were holding me up for money.” “Are they worth it?” Well yea” “What have you done for them lately?” So we go through this and a lot of times they’ll even end up...they’ll give the dollar and they’ll go back to the person and set some additional goals for them. And when they hit that, they’ll give them another raise. And that’s how I work. We’ll talk about how to get benefits. I look at myself as numbers are a way to make businesses work in such a way that everybody wins. If I can sell enough of a product at a certain price that myself and my employees are taken care of and I’m able to maintain my company and have reserves and be a contributor in the community, that is a powerful win-win combination. And that’s where I would like to see a lot of people. You don’t have to cheat and steal to win in business. So that’s how I’m taking these definitions and that’s how I try to work with my clients.

Although Tech admitted that for her sustainability and profitability are linked, she also indicated that there was a dynamic tension that exists in business between being seen as successful by making as much money as you can and also being a good steward of the business resources.

Yes see I think that these are pretty inextricably related, for me they are anyway, for me the sustainability about the self discovery and connective ness that’s key for me. It really is. But at the same time this is a business and this and I do this to make money and hopefully as much money as I possibly can. But what I won’t do is do

that at the expense of me or the people that work for me. You know, I mean I really view my role here as to be a good steward. You know a steward of our resources, both our human resources and physical resources and our capital resources, and if that means taking a long term view of things that there are things that I can't do now or that I need to do now so that five years from now I'm in an even better position to provide for these people. I mean I feel a responsibility here and for myself... I mean I want to have... I make good money. I mean I am real comfortable now and I want to continue that. I don't want to be poor ever again. So that, you know the purpose of this is to make money. The purpose of this is to support my family and to provide for my retirement and my kid's education and now for my grandchildren. I mean that's the purpose of this. This finances my life. This is not my life. Does that answer it? Yea, but there is a kick. There is a kick in being successful and the way you define success in business is how much money are you making and what kind of market share do you have and how much have you increased this year over last year and so we're very metric driven here. We look at all those things and that's fun too. It's just that you have to keep those in context, I think.

Amy is of a similar opinion,

I don't really believe that people should...probably the corporation hates me because I don't think people should be paid greatly. I don't really feel that everyone...anyone's worth that much...four million dollar type of thing... and I think people are too greedy these days and they just want more and more and more. I think it should be ...I think people should be happy with being able to live comfortable life

and provide that for everyone else that you work with. So profitability to me ...it's not so much for individual...little bit for individual but mostly to keep the...have the company to run itself sustainably. So I think it does correlate to each other...that's my take.

Lorraine Braden was the only woman who had extensive global business experience and she discussed the evolution that was needed in our business models from a purely profitable mode to a model of sustainability.

The current business model that we're using, for example, the business model of oil, this is a model that comes from the last century where we were developing those technologies to make the life of people easier. And alternative energy sources, for example, they weren't known. But in this millennium, we know about wind energy...we know about solar...we know about so many alternatives to oil...but the people who have power today are from that generation where oil was king and these sort of non-renewable sources were the way to build. Coal, for example...that was the way to build businesses. But that's an antiquated model and we're moving into a model where basically the creature comforts are in place and they can be sustained through renewable technologies. Because we're at the stage where technology is so superior ...I mean it's just... growing all the time. So you can do more with less. Whereas, in the prior generations, you needed more to do things than you do today. Today, to do things, you need less. So, it's going to be a sea change in terms of doing business in the future. And businesses that are going to be on the cutting edge are going to be businesses that look at sustainability; otherwise they're not going to be in



business. So...we're in a difficult period at the moment because when you move from one revolution...to a new revolution...there's always change. For example, we used child labor at the turn of the century because we needed people... for working. We have polluting plants because we just didn't have the technology to do better. But look what's happening today...so...it's always difficult when change comes about but we're definitely....people are...the average consumer today, I think, is moving in the direction of recyclables. They're moving into the direction slowly of sustainability. They know what...how important our environment is. They want to support businesses that are concerned about people...concerned about the environment. So, I think we're going to see a new generation of leaders and that sustainability is going to be a big issue... So my point is that, globally, sustainability is important because there isn't a lack of resources but it's a lack of proper utilization of those resources. Education comes into that...I mean all the things that you have been discussing, Marsha, with your participants...on doing business...they're all so important because they can support, I hope, a new paradigm in doing business.

### *Summary*

With such a small sample, it is difficult to make any generalizations about women business owners and their desire to grow their business. However, it is interesting to refer back to the overall statistics provided by the Small Business Administration that reflect that a large percentage of women business owners generate a relatively smaller percentage of the overall revenues (Women in business: A demographic review of women's business ownership, (2006). Lowrey (2006) found that almost 80 percent of women-owned firms had receipts totaling less than \$50,000 in both 1997 and 2002 and that total receipts for firms in

this under-\$50,000 group constituted about 6 percent of total women owned business receipts in both years.

One aspect that frequently seems to get overlooked is the survival rate of women owned businesses. In 2004, the National Women's Business Council found that, "between 1997 and 2000, women-owned employer establishments demonstrated amazing tenacity and proved to be more resilient than employer firms overall during the period, with a much lower 4.2% decline in employment among those firms in business in 1997 – compared to a 6.7% decline among all establishments. Further, women-owned employer establishments were just as likely to have remained in business over this period, with three-quarters (75.1%) still in existence after three years." Survivability provides another dimension of looking at sustainability as taking priority over profit generation. For the women in this study the number of years in business ranged from 2 to 42 years, with 14.2 being the average number of years being a business owner.

Even though the women felt that there was an intrinsic relationship between being a sustainable and a profitable business, they emphasized being a sustainable business and indicated that being sustainable takes more work. They also made a very distinct differentiation – that being sustainable was an ongoing process, while profitability was viewed as a point in time attainment. I refer back to Lee's comment, "...if you sustain a business and keep people working, you're profiting, maybe not financially, but you're profiting – adding another year of work, adding to the economy." In general, the 'mainstream' business community tends to focus upon measurements and metrics related to profitability and the women in this study felt that those metrics are limited in what they define and can often be seen as a win/lose situation.

Although the women in this study see business growth as important they feel that the form that the growth should take should be individualized according to business needs. Cliff (1998) indicates that there has been substantial empirical research to show that women-owned businesses tend to be smaller than male-owned businesses and that women tend to establish growth limits that reflect 'personal comfort' thresholds and express a concern about the risks involved in fast-paced growth.

Success was not defined by money or profits, but through the offering of quality products and services and maintaining satisfied employees and customers. Moore and Buttner (1997) found that there are varying measures of success depending upon the size of the firm and that self-fulfillment was the most important measure of success, but that profits were important for larger (more than 7 employees) firms. Further, they found that success seemed to be measured internally in terms of personal growth, professional development and improving skills, rather than externally in growth or profits.

This tends to link with how the women perceived power. For them, power was not related to wealth acquisition, market control or dominance. Rather it also was described through internal measures of being self-confident and self-assured as well as having a good reputation, meeting personal and business goals and being able to 'make things happen' both within their business and the community. This tends to conflict with one of Frederick's (1992, 1995) five values of business - the value of power aggrandizing - which is status enforced, self-centered corporate behavior that seeks to exercise dominance through hierarchical structure.

The women shared that a strong value and spiritual basis provided the guiding principles for their personal life, how they operated their business, related to others and

handled difficult and challenging situations. Honesty and integrity were held as the highest values for business and some of the women shared that many of today's business problems were caused by a lack of a strong values and/or spiritual basis.

The capacity to be highly competitive, cutthroat if necessary, is frequently seen as being intrinsic to being a successful business person and running a successful business.

Although the women did not dismiss their capacity to be competitive, they did not discuss the need to win at all costs. It was interesting that the women in this study looked at competition differently, as a learning experience and a chance to be creative. They also indicated that they see being competitive in business as an opportunity for them to be ethical and professional and to act with integrity. In other words it is an opportunity to model the values and ethics that they espouse.

*Finding 6: Personal Change & Growth as a Result of Business*

*Key Findings*

- Some interesting dynamic personal changes that have evolved within the women as a result of being in business include becoming more contemplative as opposed to being a micro-organizer and manager; becoming more developed as a person; be willing to take more risks as opposed to being meek; and becoming more public as opposed to being secluded and private.
- The women indicated that they had greater confidence within themselves and a tolerance and appreciation for other's contributions.
- They felt that they had gained more balance in their viewpoints and were able to handle the various dichotomies in business better.
- It was a challenge for those women with spouses who also work in the business to be able to separate work and home relationships.

- Business ownership provided flexibility and, in many ways, enhanced personal and professional relationships.
- Outside personal and community interests were positive outlets for women that helped rather than hindered them in business.

Owning a business can be an all encompassing endeavor and its impact can overflow into an individual's personal life and affect relationships and other interests. As such, as part of this study it was important to discover how the women felt that business ownership has had an effect on their personal development and growth, their relationships and their outside interests.

### *Personal Growth*

In many ways, the women felt that owning a business has strengthened them and their skills and provided new opportunities for them to see different sides of themselves. In some ways, they indicated that they felt they had evolved into a different person and had grown by 'leaps and bounds.' The women mentioned that they have become more confident, knowledgeable, compassionate, calmer, and more patient. They indicated that being in business has enhanced their people and communication skills and has, in some ways, pushed them to be more aggressive than they had been before. It's as if being a business owner has pushed them to be more than they thought possible. The various opportunities, risks and threats inherent in business offer women a venue in which to learn and test new skills and capacities. Jane Syms talked about how her business has pushed her to be out in the public more – mingling, networking and speaking – moving her beyond her comfort zone.

Prior to owning a business, Susan said she was meek, mild and not a risk taker, but being in business, in many ways, pushed her to take risks. But, she has learned to take calculated risks. She explains,

I take risks now. And there again, you're forced to take risks and this is part of this environment that we were talking about. Customers want to put risk onto you that they never did before. Well, we want a five year warranty. We want you to pay for in and out, consequential damages. If a transformer had to come out, we want you to pay for everything we have to move to get the transformer out. We want you to pay the transportation back and forth. The job could be in California. We want you to assume that risk. Lots of things that we never had to do before. And I've learned how to say yes or no...or we will negotiate that. I am not going to take that all on. And I probably lost an order...I'm sure I lost an order because it was a difficult unit to build...it was a risky unit in the first place. They wanted five years, with five years of consequential. We got them down to a five year warranty with only the consequentials on the first which I asked to cap at a percent of the cost of the order. They would not do it. I said, 'Walk away...that's it...that's...I am standing by that.' If we lose the order, maybe it's a good thing we lost it...because it was a very harsh duty for the transformer...a five year warranty for something that's going to see extreme...it was a car crushing operation where they slammed machines...you know the...the power comes in fits and starts as the machine operates. It's very hard on the transformer. I said, "Uh huh, walking away from that." It was money. I walked away from money. But I felt the risk, in that case, was too high and I wasn't going to let the customer dictate that to me. So you know in that regard I think I've learned to

negotiate, to accept risk where I feel it's justifiable, say no to what I don't feel is justifiable. So I am a stronger person.

J. Martinez relates that she had to shift from being a micro organizer to becoming a deeper, more contemplative, big picture person.

I think my organizational skills used to be ten times better than what they are now. I think I've gotten less organized as I get older and I think the reason being is that I see things a little bit different now. I'm more of a macro person than I was...then I was a micro person. So I seem to spend more time thinking about things in the bigger picture and less in the detail in the organizational stuff. I guess in one way I've undeveloped and another way I've developed. But you know I used to come in the morning and everything was organized and I used do this, this and that. I had a very good schedule. Now I'm like slower, more pondering. I spend more time thinking about things and postponing making a decision because I'm more contemplative now. I'm not so quick to jump the gun on something and think we got to do this, do this now. I'm more like okay well let's think about this. So I guess maybe that I've changed a little bit more since being in business. And I don't know if that's because I have more control and I can slow it down...so I feel I can do that...I don't have to make a decision on this now...nobody's pressuring me...it's my decision to make so I'm taking it a little bit slower and making more thought out decisions...and then also because somebody's not supervising me. I do not constantly have to go back and account for my time. So maybe that's the organizational part. So I think that's probably what's changed. I don't know if it's better or not.

I asked J. Martinez if she felt that macro thinking has been more beneficial. She responded,

Well I'm not as uptight as I used to be. I'm not exploding anxiety because you know when you have a list and you haven't crossed everything out and you're not getting to this last few items that you didn't cross off your list, you're anxious about those last three items. So I'm not that bad anymore. So I'm not about that. But... it also means that I'm not getting things done on the list. So you're always kind of like, did I miss something or didn't I miss something ...that kind of thing? So what's happened in the last few months is that I've delegated a lot of that to others. They probably have a younger brain than I do. I let my receptionist schedule my appointments...that way I don't have to think about it. I just got to be there ...dates and timelines... put them on the computer system and have the paralegal make sure she knows that they're coming up. So those things ...that way I'm not worried about something falling through. I pass on and think that's the organizational part. But I still do lists but I lose my lists. I have like three or four lists and nothings getting crossed out. And so I think I'm moving to a different level of organization. Like my husband does...he doesn't do lists... as things come up he does it. So I think I'm moving towards that type of a way of doing things. So I got something on my lap, I'm going to finish it and do it now...instead of postponing it to do sometime later on.

The women also talked about gaining a new appreciation for the contribution that others bring to an organization. Along with that, they indicated that they had to develop a new tolerance for different work styles, while realizing the value in the "different things that



people bring to the table.” These differences become integrated into the business vision. As Tech relayed,

I think we give pretty clear direction, pretty clear leadership from the top about where we want to go and we allow people to participate in how we get there. You know it’s always our decision...the final call is always ours, but we try to treat people respectfully and encourage them to give their input. And you know sometimes we take it, sometimes we don’t but everybody seems okay with it. Sometimes they win and sometimes they don’t.

*What the Women Learned Being in Business*

JRF described being in business as being an ‘absolutely fascinating journey that never ends.’ She felt that what she learned was the equivalent of getting ten M.B.As and fifty PhDs. She explains,

It’s fascinating. I just look back and I go Holy Mackerel. So it’s been interesting. And I feel I can go almost anywhere. I don’t care who it is...if it’s the President of General Electric or it’s the President of National City Bank. I just look at them and think, can you even make it in life in my ball park. And I don’t think a lot of them can. So, it’s...it’s a confidence.

When asked specifically what they felt they had learned by being in business, the women indicated that, in addition to gaining business knowledge and skills, such as in the areas of finance, marketing and product development, they found a type of balance in various dichotomies that can affect business, such as:

- *Operating with both gentleness and firmness.* Annette shared that she was trying to learn ‘grace’ from another female dealer. When asked about how she described grace, Annette related, “How do I define ‘grace’? The ability to listen...it’s a confidence; it’s a sensitivity; it’s a gentleness; it’s a warmth, a professionalism...softness...that I don’t have.
- *How to flow with the various situations, yet find the strength to endure the various situations that being in business presents.* Chloe bluntly states, “I’ve learned that you just have to stick with things in order to make it work. And you really just can’t give up. Like those crazy people that climb mountains. I’m just as crazy...I’m just climbing a different one. They see their vision...they see what they want to do so clearly that nothing can stand in their way. I’m like that too...nothing’s gonna stop me...I don’t care if you don’t buy from me, someone else will...that’s how I think.”
- *When to trust and not to trust.* The women shared that they had become a little more wary in their relationships and learned what DID described as discernment in their relationships. Hilde expressed that she had developed a stronger intuition about people.
- *The tension that can occur between focusing on making money and feeling satisfied with your business.* J.Martinez expressed that she learned that it’s really hard to make a profit, and that this made her delve even deeper into what it meant for her to be in business, and was being in business really about making a profit.

I’ve learned that it’s hard to make a profit. I think I’ve learned that it’s really hard to make a profit. I think it’s very doable to stay in business and to be in business...but to be an extremely profitable business...businesses where your profit margins are so high and your expenses, your overhead is this low...I think that’s hard to do. Because

it means that more is coming in than is going out and ...your focus is different. And I think that's probably what I've learned. And with lawyering that would mean that I would take in more cases than I'm able to get out or I'm charging a lot more than I should be. I think business turns on that volume question. If I make one widget and I'm charging below price on this and the only way to make profit is to make a million widgets, versus going to the gourmet or the boutique type things. And so I'm Tiffany's...I'm going to make one sterling silver bracelet that is worth ten times and then I make a profit that way. So I think that's probably what I've learned ...either you're a volume business or you're an extremely boutique type business. I think what it means is that you have to make a decision as to what it means to you to be in business. Are you in business to do something that you want to do? To earn a living? To have the people that you work with work in a good environment, etc, etc.? Or are you in business to make money and a lot of money? And I think that's the decision that people have to make. I was just talking to another colleague about it because I was telling him that I have a lot of overhead because I have a lot of staff. Okay? I could cut my staff down and make a lot more profit but then heck I'd be a nut ball. You know what I mean? You know I'd be like going nuts from here to there and I wouldn't have any fun and everybody would be stressed out and I've been there. I've done that. I've worked in a company that is there to make a profit and it's just not what I wanted to do. Yea, I want to make a living. I want to be able to make a profit but then you come to this decision where either you got to start increasing your prices and then you wonder how fair is that to representation and being for your client and then, number two, it's like well then I'm not going to raise my prices, I'm going to

take on loads of cases and then not get any cases done because it's just too much work. So I think you just have to make a decision as where you want to go from there. I think the whole dynamic of what we do has changed a bit so I think it comes to different decision making on what you have to do. I think it's kind of the same for doctors...you know. They want to practice medicine and they want to take care of people but the cost is so heavy... the insurance and just the materials and just the staff and everything that's involved is just so high that either they're going to see patients every fifteen minutes or charge exorbitant fees. And I think that's probably true for a lot of service people that provide a service. Then the other thing is like it wouldn't be an issue if I was in a big, giant law firm where you walk through marble columns and go to this giant entry hall because the minute you walk through those marble columns you know you're going to spend a lot of money. You as a client know that you're not walking out of there without spending any money. You know. That's not the consumer that I'm tailoring to. Versus I'm a small practitioner here and my clients that come here are not those clients so they're going to come here because they want to get a service and they want to pay a fair price. So I think that's one of the concerns. I could change my practice and start just servicing those clients that have the big money and get an office location in one of the high rises with the big columns and the marble floors and everything else...but you know then that comes right back to the decision that you're going to be making. So I think it's a personal decision as to how you want your business to go. And you know what I guess that goes back to your question of success. You know...to me I'm content right now as to what I'm making. I'm content because I'm not stressed out and I'm taking care of my family,

taking care of my staff, taking care of my clients, I'm still doing a good job. And so I'm content there.

Lorraine Braden felt that being in business made her look at how you acquire money and what to do with the money you acquire, finding the best use for that money.

- *Using certifications as a woman owned business and gaining key opportunities.* The women shared that sometimes it helped to be certified as a women owned business and that it could provide a presence into new areas. Contrary to that was that sometimes the certification projected an image that the business was only capable of doing smaller projects or limited work. As Maggie indicated, "I'm reluctant to pursue certain things because I am a woman....I don't want somebody to think we can use them on a \$5,000 project but not on a \$50,000 project...we're just starting to see that after three, four years of certifying...it's not even 5% of our business."
- *Maintaining an internal and external focus.* Tech expressed,

I have learned that you have to be good at what you do but that doesn't make you successful. But what really makes you successful is connecting and people. It's not what you know, it's who you know. And in a small sense that's true but I don't think that really goes far enough. I think that you really need to be connected to your community, the business community, the community at large. What you do is important and you have to be always focused on that and being customer centered and how do you do it and how do you do it efficiently and how are you doing the very best thing for your customer. That's really...I mean it's critical...you have to be

focused on that but you also have to be outwardly focused at the same time...that you can't just be one or the other. There's a lot of very successful...bright, smart people that fail in business and I think that's probably why...I mean we sit on non-profit boards. Advisors oftentimes will come to us about issues in their communities and ask advice about it. We're always available for that. And it was funny...we knew that early on in our business and then we got really busy and started to make money. We stopped doing that for a few years there in the middle...and when I look back it's really when we sort of stagnated...when things were just kind of going level...and it was...I don't know maybe five years ago we really made a conscious decision that we need to stop doing that...we need to get back out there again. And when we did... maybe it's internal even I don't know...but things just started to change again.

- *The importance of pleasing your customer, but also needing to stand your ground.* The focus in business, often, is on the customer, and it is important in business to meet your customer needs. What some of the women expressed, however, was that sometimes that is not in the best interest of the business. Maggie relates,

Well I've learned that you're not always going to win by giving in...that it does pay to stand your ground. If you think you're right. You know if I think I'm right or if I think we're right in our approach to something...in the long run...we're going to be much better off. Natural tendencies, certainly coming from a sales background, technical sales background, are that yes the customer is always right. You know you do want to give in...you want to keep them happy...we want to please them. But you don't want to be taken advantage of. And so I've learned that it really does pay, not just financially, but in terms of respect and repeat business quite frankly, that it does

pay to stand our ground...IF we believe we're right. And you know we might lose a little business because of that but maybe its business we really don't want, anyway.

### *Impact on Personal Relationships*

For four of the women, business ownership, due to the time commitments, has placed a greater strain on their personal relationships. Eight of the women related that being in business has helped to strengthen their significant relationships and they felt very gracious about the understanding and support that their families have provided. They also shared that business ownership has helped them to be more selective with the people they surround themselves with. As Lee said,

I have learned to surround myself with people that are good for me and for myself. I have learned that sometimes certain people shouldn't be in your life and you have to get them out of your life. You have to be surrounded by people that keep you positive and you help keep them positive. And the only way my personal relationships have changed is that I feel that I am now at a point in my life where I am surrounded by people and in most cases, that enjoy, I respect, they respect me. You learn not to get yourself involved with people that are negative and not good for you. I've learned to distinguish between what people I should surround myself and what people I should not.

Susan, Amy and MOG have spouses who also work in the business. They shared that it took some effort to be able to separate their relationships at work and at home. It was especially difficult sometimes not to talk shop at home. As Amy shared,

When we were married we talked about not talking about business when you're at home...but that's really hard to do because whatever happens in the business affects you at home. You're still one person that has been influenced in both areas. I mean we understand that when you're being bothered by that then try to address that issue right away so you could move on and enjoy the rest of the day.

J. Martinez actually felt that her relationships have only gotten better because she has the ability and flexibility to dedicate more time to them. She also stressed that she feels it is really important to have a good relationship with her employees and it is up to her to create the type of organization in which that can occur.

When you're your own boss and you're friends with your employees and you're friends with your past employees, it's always nice to be able to be friends with them and have a close relationship with them and not be the boss that everybody doesn't want to invite to go out with them for lunch or to a birthday party or to a family thing. So I think it has helped my personal relationships because you're more responsible. What kind of operation am I going to run...and am I going to be that boss that nobody likes, that nobody wants to be around with...shhh, don't tell her we're having a party. You just keep it quiet...hush hush. Or do you want to be the boss who's like we're having a party do you want to come? Okay. Bring the family; bring your friends... that kind of thing. So I think that helps me. And I had in my previous work situation... one of my partners always was concerned about this question about being friends with your employees. And I think men have a harder time of it than



women do. I mean he was really concerned about being friends with his employees because in situations where you have to reprimand somebody or discipline somebody then I think they take more of a paternalistic approach to it than women do. I think they take a different approach to it. They're not your kids that you're reprimanding they're just another adult that you're reprimanding and they can take it. And then your personal relationships don't have to suffer. But I think most women bosses that I've had I've always had a close relationship to and been friends with and most male bosses that I've had have been very paternalistic and it's been harder to establish relationship with them because I'm...I'm kind of proud and maybe selfish in that way in that I have one dad and that's it and nobody else is my dad. So no don't...don't be paternalistic with me because you're just not going to cut it.

#### *Dealing with Family Needs and Business Needs*

All of the women indicated that they have some type of family obligation – spouse, significant other, children, grandchildren, elderly parents or in-laws – that demand some of their attention outside of the business. Since women are frequently the caretakers within the family, business ownership creates additional demands on their time. The women were asked what they did when they had to choose between business and family needs. The competition between business needs and family needs was aptly described by J. Martinez as simply being time and how it is allocated and prioritized. In general, family needs came first.

To address this competition in needs, the women look at which need is critical at the moment. As JRF related, “I triage...to be honest. I triage.” Sometimes this creates difficult and sensitive choices as well some sacrifice. Jane Syms shared,

I look at what the situation is... let's say I have to travel for something and it's the same night that my daughter has something going on....I'll usually look at the importance of it. How important is it? If it's something where...for business I think it's extremely important and the personal side of things was not very important, then I would go with the business side. If it's the other way around then I would go with the family. And there have been some conflicts. The day of my son's high school graduation there was a really big thing for work. It was clearly a really big thing for work....but I mean there was no choice. There are tons of times when there's just no choice.

Or as Susan sadly related, "You try to do them all. And I've been there. My mother died while I was here and I was the caretaker....I was there when I had to be there...so I don't have any guilt feelings about that. Unfortunately, I couldn't take a leave from my job. Other people can do that...and I couldn't. So I just...I do try to do it all."

Owning a business does help by providing women with a little more flexibility in scheduling so as to enable them to better address competing needs. The women who had employees expressed confidence in their employee's ability to do their jobs if they had to be away or take time off. Amy expressed that this is built into her business philosophy,

I know that I have staff here that are a great support and that they're willing to step up when I'm not available... And I would do that for our employees as well. Everyone goes through a special time when they need to be with their family... whether it's because of emotional or physical or whatever it is. And that's one of the fundamentals that we have...that we work as a team ...we understand what's going

on and...even though they might be strong in one area...that somebody could step up ...fill that shoe ...that's one of the fundamentals...to create an environment where we understand that because our philosophy in the business is that you can't...if you're not happy at home you can't possibly provide...you can't be providing the best service you can at work ...because you're still being affected by what's going on at home. So we try to understand. I don't want to know every dirty laundry that you have...but whatever it is not keeping you happy we try to understand that...try to create the environment for that.

It becomes more difficult when you don't receive that support from employees, and especially when you operate a retail establishment. As Hilde indicated, "You need to be able to at least honor your hours...for a shop and try to meet your customer's needs, but not to where it affects your family."

#### *Personal Needs and Interests*

The time constraints of owning a business and taking care of family needs frequently left little time or opportunity for these women to take care of themselves, but in general they indicated that they had enough time for their personal relationships and their personal and community interests. In many ways, owning a business enables them to better integrate those interests. It also taught them to say 'No' so that they could focus specifically on their interests.

These women expressed a variety of personal interests which went beyond the scope of their business. So what did these women indicate that they enjoyed doing? Their interests were quite varied and well rounded. Physically, they used their free time to bicycle, walk, golf, go dancing, play tennis or squash, and garden. They expressed interest in various crafts

and needlework, cooking, shopping, theatre, traveling, and simply watching television or movies. One of the more unusual interests was shared by Maggie who makes her own wine. She gathers the whole family and they spend the weekend pressing the grapes and just having fun.

### *Community Connections*

These women were not afraid to share themselves and spoke about the importance of giving back to their communities. They indicated an interest in supporting various organizations and churches within the community. Many of these organizations are related to fostering the betterment of women or girls in the community. Frequently, these women have been asked to sit on the board of directors of community, business and nonprofit organizations. Many combined their interests in community activities with an opportunity to showcase and build their business. As Chloe related, “Community...I think in a way I do enough because I contribute water to a lot of community events and I am on enough non-profit boards that I’m out there working whatever it is I have to work...’cause I’m not like a lame board member...I do what I’m supposed to do. So if I’m co-chairing golf outing and I’m spending nine months getting that together that’s how I view community.”

### *Being in Nature and Business*

Being in nature can provide an environment or presence that quiets the soul and allows for contemplative thinking. I specifically asked the women in this study if they take any time to get involved in nature in any way, and, whether taking that time helped the women in their business in any way. Going to the mountains, gardening, walking, horseback riding, canoeing, fishing, and playing with pets and animals were mentioned by the women as some of the ways that they ‘get back to nature.’ The women indicated that nature provides

a calming, de-stressing, re-charging atmosphere that enables them to relax and become centered and clear. The women shared that being in nature helped them to be more creative, see different perspectives and to solve problems. Jane Syms stated it this way,

I'll tell you what helps a lot is I like to walk in the morning and I like to walk outside, although in the winter I'll walk on the treadmill 'cause I just get too cold. If I walk in the morning...well I just walk from my house and maybe for 45 minutes I walk down into the neighborhood and I come back. It 's the best time because I just think and I have some of my best ideas then in the morning...just being outside and just walking and listen to the... sometimes I take a tape and sometimes I just listen to the neighborhood sounds and listen to everything. It clears your head and clears your thoughts. I think being outside is really a good thing for business.

Maggie described it this way,

I get pretty reflective when I am in that garden. I don't want to say I blank everything out, I don't. That's not necessarily the way I relax. I feel like I'm stepping back and taking maybe a broader view of everything. And rather than being right in the thick of it all the time I think I can make a better decision if I can be off in quiet, with my own thoughts. I want to take a little break and just take a look at what's going on around me and listen. I'm really big into birds and bird watching and listening. We got bird feeders everywhere and it really does kind of bring me back down to earth and helps me sort through things a lot better. So, it's extremely relaxing to me and I don't feel so pushed and so stressed to make decisions or think about the company

and the future. I think I do better in those types of surroundings. That's why I put myself there as much as I can.

MOG shared that she meditates and practices mindfulness, which helps her in her business.

I spend a lot of time with nature. I don't know that I'd be able to hold it together if I didn't. I think it helps in a couple of different ways and I'm going to give you more of an answer than you're expecting. One of the things I do when I meditate is I practice mindfulness, which is a process of trying to be in every moment that you're in while you're in that moment. Which sounds real easy but it's really hard. And I find that that practice creates a feeling very much like the practice of spending time outdoors and it makes me feel very much grounded in myself and who I am and in what is happening . And when I feel well grounded ...the winds of what's happening in my clients, in my projects, in anything else can't de-rail me. I have some pretty wild stuff that happens. For instance, we recently did a program in a highly political environment. We shot a couple days. We were here all weekend cutting something together and got all done and they scrapped it and we started over and we re-shot and re-scripted. Those things are really hard to deal with. And if you aren't comfortable with whom you are and where you are, you start to think it's your fault...you know what I mean? It becomes ...sort of all about of you. But in reality very few things in this world are all about you. I mean everybody's out there is doing what they're doing where they're at and I find that if I can stay really well grounded that I don't get emotionally tied to outcomes and it gives me a lot more freedom to operate. And

that's particularly important in the creative end of things because if you want to be really creative there's a certain psychic space you need to work in and that space can become difficult to maintain in highly political or highly corporate environments.

One woman talked a lot about her involvement in church and use of prayer as a means to become quiet and get direction.

I'm working on the idea of prayer breakfasts for business women 'cause I do think we do need to refresh...what I call refresh, renew and restore our spiritual core. So I pray a lot. Sometimes it's in a formal manner; other times it's just when I'm walking, or even before I go and deal with a difficult situation. I use prayer a lot. 'Cause I don't know all the answers and opening myself up and stating the need and saying I don't know what's going on here...please help me.

### *Summary*

It is clear that the women in this study felt that becoming a business owner had helped the women to stretch themselves both personally and professionally and to attain greater self-confidence and flexibility over their lives. Even though that it is sometimes difficult the women take time to pursue various personal and community interests. These interests helped the women to get more centered about their business and to get direction. The same desire to be connected to the community and give back to the community, whether through time, services or products, that the women business owners in this study discussed was found in the National Foundation of Women Business Owners study on women in business and volunteerism (Women Business Owners: Leaders in Volunteerism, 1996).

The flexibility provided through business ownership provided a venue for enhancing both personal and business relationships, although it was a challenge for those women with spouses who also work in the business to be able to separate work and home relationship. One of the reasons Brush (1992) found was that women business owners integrate their business relationships with their family, social and personal relationships.

The women discussed how owning a business helped them to gain knowledge and skills in finance, marketing and product development, but more importantly how to handle the 'grey' areas in business, the various dichotomies that business presents.

#### *Concluding Remarks of the Participants*

In closing, at the end of the interview I asked the women what they would like to share with others, and especially other women business owners, about their experience of being a woman and a business owner. Their remarks shaped themselves into a list of attributes and practices for being in business, which though they weren't the focus of the study, they reflect what these women business owners felt were important to share and pass along:

#### **1) Follow your passion and make the experience of being in business fun.**

Whatever your passion is that's what you should do for a business because that's where you'll get the most satisfaction. You may not make the most money but you will get the most satisfaction. And your challenges will be real, no matter what they are but that's what makes it good because then you grow from those opportunities...those challenges and you gain other opportunities. But find something...whatever your passion is and go for it and hopefully that passion will fit



a niche with something that is needed in the...in business...in your area. I'd tell you that in a minute. (Annette)

I would say go for it. If you have a dream to go for it and doors will open. So that would be my advice. I mean do your responsibility. Yes, you've got to look after your husband, that's why you're married. You're supposed to look after your kids. But at the same time, look after your own self and look after your own interests and try to achieve a balance. (Lorraine Braden)

2) **Be authentic to who and what you are.**

I think it's really important to be yourself and that sounds so simple but I know when I first was in business I used to think that I had to dress like the people I was selling to, act like them... attain some sense of what I thought was a corporate demeanor and approach. But I think if you can find the right business to be in, who you are is part of why you're there and part of what you have to offer and that ...and that that's a really important thing to take with you when you go. And that sort of connects back to what I was saying about this whole mindfulness thing. You know...stay grounded in who you are and what you have to say and speak your truth without trying to persuade other people. But don't forget to say it when it needs to be said. Whereas I think many times when I was earlier in business I wouldn't say what I was thinking because I was afraid it would feel critical or it wouldn't be the right thing to say in that circumstance or I didn't know. I mean you have to develop enough skill to say it in a way that it can be heard without offense but still I think it's really important to bring all of who you are to what you're doing and give it a...sort of a...a genuineness...that will add value...it will add value to the whole. (MOG)

- 3) **Realize that you are part of a legacy of women been in business and the marketplace for many, many years.** Historically and culturally women have been in business for many, many years.

I think it's great to be a woman and to own a business. I think women have always been in business, if you look at Proverbs 31 and it talks about the good wife, if you look at all the things the good wife is doing, my god, she was an entrepreneur. She's running the family; she's taking care of the servants and unfortunately, the slaves. But she's running the whole thing, she's making cloth, she's selling it, she's been doing this for four or five thousand years; he's sitting at the gate and everyone is acknowledging how wonderful everything is and meanwhile she's bringing in the bread. So, we have been doing this for a long time, let's acknowledge it, but let's say, 'wait a minute, we aren't new to this,' it's just we are now coming to the front and saying we want more respect, we want to sit at that gate once in a while, too, want to make the decisions, so we have been entrepreneurs and providers and caretakers and problem solvers and inventors since day one, so it's an exciting world, claim your power, enjoy it, enjoy the opportunities that business brings to you and I think the friendships and the opportunity for a fantastic world if you're willing to pay the price.

(JRF)

And so I think women have these innate skills and then they can easily transfer them to selling something or to being in the marketplace and most women knew whatever it is that they grow in the field. The husband can be the hunter-gatherer or they may be out there with their cows or whatever but every women has their own

garden...they grow their own produce. Whatever is left they take it to the market to sell to make that extra money. So they know that they have to do that. They make extra food... anything extra they sell. So they know that's what they have to do and they know how to sell a product and they know how to price it and they know what people want and they know what the negotiation is involved in that. So I think those skills are innate in most women in any culture. I mean I think that's part of the self-esteem part, problem...the confidence...the support...women are just... they think it's too complicated to do that...but I don't think so and it has nothing to do with intelligence because I think most women are...if not more intelligent or as intelligent as men. But I just don't think that we've been taught to realize or we've been brought up to foster those skills. (J.Martinez)

- 4) **Don't forget the many innate, although often unrecognized, skills that women have and that are truly valuable in business.**

How do you get a two year old to eat something that they don't want to eat that you want them to eat? The level of negotiation that goes into that is more than it does to get into some kind of business situation. Okay because number one, a two year is not communicative. He just can't communicate and you're trying to communicate something to them at a different level. So it's like communicating to a French person. And you try to get them to do something that you know they don't want to do but it's good for them. That's very difficult. You're selling a product that's not there ...so you're selling... you're not selling widgets...you're selling something else and that's very difficult. And I think women innately know how to do that. We know how to

figure out how to potty train a kid... how do you get them to go and sit on the pot and do it, how to get them to eat something that don't want, how to take that medicine, how to take a nap. Oh my goodness there's nothing more difficult than that. How do I get you to take a nap? And I think women innately know how to do that. I think we're programmed for that. How do you get your husband to do something that he doesn't want you to do? You innately know to do that. (J.Martinez)

I really feel that women are coming into their own now that they need to be involved in changing our planet...and changing our society. Now that's not to say that men shouldn't be involved either, and they will be, because we're entering into the time of the family and unity and harmony and all of that. I would encourage women to bring the compassion, which is a part of who we are as women, into our experiences, with our families, with our business and don't see it as a detriment because you can be powerful, but you can also still be compassionate. And I think that's what we bring to the table as women...to be able to look at things through the eyes of compassion and understanding, or whatever, and I don't think that's going to hurt the bottom line. I think that can help the bottom line. So ...and to be involved in things, in life, in politics and anything that interests you...just to be involved. (Lorraine Braden)

5) **Women business owners balance numerous roles in their life at one time.**

Knowing that you're in business, you're 24/7. Being in business is like being a mom. It's 24/7. It never leaves you. I know that women do this because I do this. I get up in the middle of the night, 4:00 in the morning, write notes. I'm sure you...we all do that. But being a mom and being in business are very similar. You have to take care of everyone. You're the person who has to do it. You know you have to worry about

everybody. But you also have to...you also have to be able to continue a life and try and make...the hardest thing I have is making time for myself. I'm starting to get better at that but we're all like that. Women that are truly successful have no time. You have no time. There's no time. And you know...I look forward to the day when I can unpack boxes that I've had in my house for 30 years from my old move that I've never unpacked. But I'm a happy person. I believe in God. I love my family. I love my job. (Lee)

I would just have to say that that being a woman business owner is harder than I think for a man, but it's...it's got its rewards too because when you reach those expectations you know that you've done it. And you know you can...and not only that, too, but a woman has more responsibilities because a lot of them have children. So it's not just about business...it's a juggling...I think that's what it is. I think it's about juggling your life with your family, your husband and/or you whatever, significant other and all your other stuff...and trying to make it all blend into one thing. Where a guy goes to work...like my friend just told me yesterday. She said, "My husband goes to work, comes home and he works." He never spends any time with the kids. She said, "You know I'm with the kids day in, day out. I cook, clean, wash, iron, fix everything up, do everything and he just comes home and does his thing." But a man can get away with that versus a woman. A woman has to be an incredible juggler. So I would have to think that that's ...that's the difference between a woman in business and a man in business. (Geri of Uptown Spa)

Some of the most difficult times I've had are my being able to balance what the business required of me and what my family requires of me. And they don't ask for much, and when you find that your obligation to the business because of timing or scheduling is a disappointment to them...you're still the mom who didn't come through...or the wife who was too tired to have a good time. (Hilde)

**6) Be persistent in your belief in yourself and your abilities**

I'm really proud of the fact that I've done this. I know that I'm not finished...I think that...paying your dues ....working hard...you just can't let anyone stop you...that's what it's going to be like. I think that to some extent it may just because we're feminine (that) people think we can't do it. But we can and...we just have to...we have to realize that about ourselves...that we can. (Chloe)

I make it fun. I like what I do. If I really want it I'd go to get it I don't take no for an answer. If they say no I just go around a different way. You know when one door closes ...keep your finger in there and try to open it. You got to look at yourself. You have to know yourself first and know what it is that you want and then start defining it. They say you need a business plan and everything. Sure you need a business plan. You need to be organized. But if you have a business plan, and you take it to the bank and they tell you no, that just took everything out of you. But if you're not doing astronomical type of business, you don't have those resources and so that when you get that no that takes something out of you. So, you have to be prepared first. I think if you're prepared, organized and know what you want and go get it. Stay focused on it. Sure you get setbacks, but let those set backs be positive things... Faith, not fear. (DID)

I would say that if you're a woman and you want to start a business ,if you think that you have a viable idea and you've done your homework... done a business plan...you've done all that and figured out what it's going to take you financially to do that... do it...don't let anybody rain on your parade. That if you believe in yourself, you can make things happen. But if we had listened to all of the people that told us it couldn't be done I'd be working who knows where now. You may be right if nobody in the world is doing it. Look to mentors and see what they do and see what works and learn from it. But what you may have is better and you shouldn't be afraid of that. And don't be afraid to fail. You know the biggest lessons you make are from when you make a mistake and then that makes you a smarter decision maker the next time around. (Tech)

Just persevere. I mean as much as I say it's tough for women, I don't think it's impossible and I don't think it should be a reason why we should give up. I think that it's only going to change with time as we get aggressive. And I know women are concerned about being aggressive because you know when a guy's aggressive he's a go-getter...when a woman's aggressive she's a bitch. But I think we still have to be out there and do it and people will accept you for who you are. (Jane Syms)

Just that it's difficult. You do give up things in your life that you would like to do. It can also be very rewarding. There is satisfaction in accomplishment. So it's frustrating and it's rewarding at the same time. It's also about learning to accept risk which is maybe not something that comes easily for women. It's learning to deal with both genders. In my case I'm a woman in a man oriented facility. It's learning

how to mediate. It's learning where you belong, how you can help, how you can facilitate. It's learning how to not give up...how to stick with it...how to have perseverance. I guess that's what I would say. (Susan)

Entrepreneurship opens the door to a tremendous amount of growth...personal and professional and business and it is not for everyone. You really do have to have a different kind of spirit. You are the pioneer today and I applaud anyone who does it. And thank you for doing this. (JRF)

7) **Don't be afraid to take risks.**

"Well you have got to be willing to take risk...probably more than you ever imagined. You have got to persevere and believe in yourself...absolutely believe in yourself." (Maggie)

I think women are part of one of the fastest self-employed group. Women have always been very business-like. And you look at any kind of culture and who's out in the market? It's the women who are out in the market. They're selling. They're making deals. They're negotiating. So it's women who can...who innately know how to do that and who are good at business. However, I think one of the biggest deterrents for women is that they just don't want to take that risk. It's a tough risk to take and let's say if you put a lot of money and invest a lot of money and it falls through, then... oh, you screwed up or this, this and that. But I mean nobody that's got a successful business hit the road running. They all had falterings and they all had to re-do it again or re-think it over again. I think a business is a business that can



change itself and go from one thing, go to another. I think you have to understand that things are going to change and you're going to have to adapt to the situation but I think women are scared to take that risk because A) They don't have the support, b) They don't have the self-confidence or self-esteem, or C) They just don't have the money. And I think what women need to realize you have support if you create the support for yourself. I mean you have to have your own support network and you have to create the support for yourself. So if there is no support, you have to create it. You have to take the risk because if you don't take the risk nothing's going to change. Money ...I think money is all as to how much...how you want to grow it and I don't think that you really need a heck of a lot of money to start a good business if you are thrifty and ...heck we can make a dinner out of macaroni and cheese for goodness sake. So, most women can feed you on five cents so you can do it. (J. Martinez)

**8) Be open and willing to learn.**

Willing to work hard, learn, face yourself when you're being stupid, and I have been stupid many times. Willing to ask for help; willing to go back and learn again; willing to risk and to accept challenges; and most important of all, have a graciousness about you and be good to people. It's really important; your success is built on not only your talents, but the kindness of your business people. They don't buy from you, you don't make it. So you don't make it on your own, you make it because of other people. (JRF)

**9) It's okay to say No and be tough!**

You have got to have focus. You have to know where you need to spend your time, how you need to spend your time. And then be disciplined enough to stick to it.

Naturally when you're trying to generate revenue in your company, you want to be all things to all people. It's a natural tendency. You have to know when to say no. Nope...that's going to be too much of a stretch. It's going to be too taxing on the resources that I have. I'm not going to do very well at it. I think the discipline to be able to do that... to step back and say no, that was tough for me too. That was really tough. You know...to establish that focus and then stick with it ...and it's okay to change it as you evolve. Well and I think, okay, for woman... don't be afraid to be tough... and as tough as you have to be. I don't say do it just for the sake of doing it or being it just for the sake of being it, but when you have to be...be tough...and...even on yourself. (Maggie)

#### 10) **Plan but be flexible and adaptable**

I think probably the most important thing as a business owner and as a woman, just because you have so many other things on the plate, (is) the importance of planning and realistic planning. And then once you have the plan, not being fixed to the plan and being able to adapt. And I think it's having a good overview of where you want you want your business to grow and I think that's probably the most important thing that I've learned is that you have to have a plan and work with the plan and every time re-visit the plan, be flexible about it. And then admitting when you do go off the plan and figuring out how you're going to get back on the plan...And it's kind of like having a baby when you're not planning on having a baby. It's like, what do you do? You just got to change your plan. So I think that's probably the thing is that you have a plan but don't be afraid to change that plan or not to stick to it and then re-visit it and change it. But you do need some kind of a guide because if you don't have

some kind of a guide then...you may not know where you're going or where you've reached certain points of contentment or satisfaction or success or however you want to measure it. And you kind of can get lost as to why you're in business. (J. Martinez)

#### 11) **Respect and help others**

I guess mainly that you respect people. I guess (I don't understand) why people don't respect women or business owners especially when everyone has mother. Yea and they should always respect. I mean how could you not love your mother, right? Who has raised you the way you are. So I have a hard time with that kind of a prejudice. You know when I got my first job people automatically assumed oh...not because my capability or whatever it is... but they automatically assume she got hired because she's a woman...because there's a quota to do that...and instead of asking questions...why is there quota to do that? Why aren't there any women? I mean if you have small business...if you have daughters or sisters do you automatically assume that. Do you not see that your sister's being equal as you? Being better than you on certain things? And it's very...I think it's very ...telling...of what society sees...how society perceives women. And for years we find out that women do the same task as men do and yet they get still what 15 to 20% less than ...make less than men do. And yet we are being asked more than men I think were asked to do our work and also to raise our children. And yet its okay for men to ignore your family to be successful. (Lee)

I would like to see women very particularly get much more concerned about helping one another and understanding that money is a key issue not because of money but

because of what it represents and the opportunity. A lot of the neighborhoods I work in...they're distressed neighborhoods. Once you get to know the people that have the same hopes and dreams and ambitions as many of us do. They don't know how to obtain it. And you just can't go in and give them something...you need to...it's like that story of you give a man a fish to eat or a woman a fish to eat they have it for a day, but if you teach them how to do something they have that for the rest of their lives. So I would like us to be much more conscious of our commitment to one another that we are really here to thy brothers and sisters keepers and we're not acting in the way that we should...and the way I think we should. And that's what I'd like to see ...one of the things I'd like to see. And I think that's one of the reasons that I'd like to see this... a loan fund go. But you know there is no reason why I can't try and start it right now...we...you know what I mean....why not? I am concerned about the economic disparity. I see it. And it concerns me and I don't think it's good for us as people and as a nation. (JRF)

## **Chapter Five: Summary and Recommendations**

### *Introduction*

This chapter will discuss and summarize what was learned from this study about the experience of women business owners in Southwestern Pennsylvania. It will discuss key aspects of the model of business that emerged from the interviews with the women business owners and how this relates to the concepts of sustainability and profitability. The specific business challenges faced by women business owners in Southwestern Pennsylvania and the local significance of those challenges will be shared. The limitations and implications of the study will also be addressed as will recommendations for future study.

### *Discussion*

The six themes (Path/Purpose/Passion, Preparation, Practice and Performance, Principles, Personal Change and Growth) provided a new structure for understanding the voice and experiences of the fifteen women business owners as well as allowed a picture of a potential business paradigm to emerge. The themes provide a structural framework that can be used and explored further to more clearly describe and define the paradigm of business through a woman's eyes and the particular worldview and a set of assumptions that she holds about how the business world works which may alter many of the basic theories and practices (Eggert, 1998) that we currently hold about business. Looking at each theme allows us to see a progression in a paradigm built from the history, socialization and acculturation of women to how that foundation creates a potential lens that is translated and enacted by women through their principles, practice and performance. It was also shown that a dynamic tension exists between external (profitability and growth) and internal (sustainability) expectations upon how the practices and performance in a woman owned

business impact on business results, the owner and the community. The following discussion will look at some of the key aspects of that model of business to share what was learned that was new through the study as well as what was supported through the literature and what was surprising or intriguing.

### *Model of Business*

The paradigm that the women presented is not a static one. It reflects the inward and outward evolutionary journey of women when they become business owners. The question is whether women, through business ownership, begin to create organizational structures and processes that are more in alignment with their priorities and lifestyles as well as their needs and values. In other words, should we be looking at women owned businesses just as another type of structure, which may deviate from what has been considered acceptable in mainstream business, or does it have its own evolutionary purpose in the business world?

The women shared that they don't follow a mainstream, growth oriented business model-- one that is focused on the bottom line and consistent growth through profits, products and employees. Rather, they felt they followed a model that was more characterized by what intuitively feels right (Flinders, 2000), what needs to be addressed at the moment, meeting customer and employee needs, as well as being integrated into their own value system and lifestyle. They also specified that they responsibly build businesses by making sure there are enough market resources to support and sustain a business. The model was seen as being alive, dynamic and evolutionary, taking on a different focus as the business grows or expands. Gamber (1998) indicates that women bring their own culture to the business world.

*Business as unplanned leap of faith.*

One of the most surprising findings was how the women talked about entering and being in business. They shared that going into business was an unplanned leap of faith rather than it being a conscious or intentional choice. As they indicated, “The business just happened,” and often at times in their lives that were not optimal, but quite stressful. Some of the women, especially those with children, wanted greater self-control and flexibility in their lives which they felt business ownership could provide. In many ways, business ownership came as a reaction to life circumstances (Fann, 1986) and was looked upon as means to change or restructure one’s life.

What was present was the distinction between passion and planning or being mindful of the moment versus long range and more structured planning. The majority of the women in the study indicated that they hadn’t engaged a plan prior to starting their business. Many stated they didn’t even have a vision for the business; they just did it, enacting on their passion. We could use the metaphor that they ‘jumped’ into business, as one might jump into a lake – moving from the known into the unknown, hoping to do so with the least amount of harm.

It wasn’t until growth reached a certain point, part of which included the need to seek outside capital, that planning was seen as vital. They shared that they placed their attentiveness to what was at hand, to being present for the task at hand, the business issue or need, the employee, or the client. This brings up the question of how do you strike a balance between being in the moment and the need for deliberate planning in business, of using that internal intuitive sense or seeking logical, rational explanations?

It was acknowledged that being in business was really quite demanding, but the women talked about how they weaved their business responsibilities and tasks into one overall tapestry of their life, and this seemed to make it less stressful. Some of the women stated that they were reacting to what they had experienced in the corporate world and wanted to create a change or feeling that there were no real opportunities for them to pursue anymore in their current positions.

*Business as journey.*

Just as the women had shared that they didn't really plan on starting a business, many of the women also revealed that they didn't even choose the business they were in. In their words, "Their business chose them." They also expressed business ownership as being an evolutionary journey that allows and, often pushes, you to consistently grow to meet new challenges. A part of my definition of a sustainable business is that it is seen as self-discovery, and the women supported this by demonstrating their willingness to journey into the unknown and their openness to new experiences and learning. Through this they became more than they thought possible. "I am my business," was echoed many times throughout the interviews, reflecting that, for many, their business was their passion. It was not outside of them, but was so integrated that it touched their core, their values, and the essence of who they are as individuals and as women.

Clear distinctions were made between operating out of a corporate business model versus a small business model. One woman, who owns a franchise, likened her experience to being a marionette where someone else is always pulling the strings and where she has no control.



*Business as evolution.*

Their preparation for business varied, but for most it was scarce and informal, and as some women shared, it may not be helpful. What they shared was that no matter how prepared you thought you were you would still be unprepared because you needed to be immersed in the experience to truly understand it and this demanded that you consistently learn to meet new challenges. This was especially highlighted for those who started their business from scratch, as opposed to those who purchased or took over existing businesses. They shared that the best preparation came from life itself, and all that they had learned previously about people and problem solving. For many of the women, these experiences started early when they entered the world of work with their first jobs in high school and college.

As a result, they felt that in addition to any specialized or technical skills that they have obtained, that they also bring to their business their values, creativity, ability to be empathic and intuitive, confidence, persistence, wide range of communication skills, and common sense. These capacities they felt enable them to ‘read’ situations and problems thoroughly, to make things happen quickly and to have a more holistic understanding of employees, customers and others. In many ways the women indicated that these abilities were just as critical, if not more so, than business skills. Any deficiencies in business skills were often addressed by the women surrounding themselves with the right specialists, consultants and partners. The question that this brings up for me is do we really try to cultivate these abilities as a part of business preparation and training and how do we cultivate these abilities? For example, do we place as much emphasis on the softer interpersonal and communication skills or problem solving skills as we do understanding the balance sheet?

*Business as relationship centered.*

Within their businesses women tend to focus on relationship and team building within their organizations (Chagnati, 1986; Kent, Sexton & Vesper, 1982; Schaef, 1985).

Relationship has been seen as intrinsic to many women's management and leadership styles.

As business owners and organization creators, it is interesting to see how women have prioritized the building and sustaining of relationships in their business practices as opposed to task fulfillment. It is clear that the women in this study have structured their enterprises to be highly inclusive of the needs of both their customers and their employees, and sometimes centered upon those needs. Amy had shared that she structured her organization to enable client-centered growth as opposed to make a lot of money quickly. In many ways, the women described their relationship to their employees as more of an extended family than as a professional boss to their workers. The women expressed that they felt both a responsibility and a commitment to not only the employee and their well-being, but the employee's family as well. A similar finding was indicated in the 1994 National Foundation of Women Business Owners study, *Credibility and Independence: Women Business Owners Voice Greatest Challenges and Biggest Rewards of Entrepreneurship*.

This concept of creating organizations centered on customer or employee needs as opposed to just responding to those needs is interesting and deserving of further exploration. In many ways they placed a greater emphasis on the relationships as opposed to economics in business. This is not necessarily a new finding about women business owners but reflected similarities with what I had found with my graduate work with women in penal institutions. It brings up an interesting question as to whether women respond this way in order to be 'more comfortable' living and working in certain organizational structures and institutions.

Even those that they create through their own businesses have been bounded by more masculine expectations which lead to a certain type of structuring and a defined way of behaving. Baugn, Chua and Neupert (2006) indicate that institutions provide the rules of the game, and define actors' available modes of action—constraining or empowering certain types of behavior (Krasner, 1988; North, 1990; Scott, 1995).

*Business as reflection of family and culture.*

It has been stated (Chell & Baines, 1998; Nutek, 1996) that much of the research on women business owners overlooks the impact of historical and cultural factors. A fascinating finding was shared by the Hispanic and Asian participants. The issue of cultural differences in entrepreneurial families, especially those of immigrants, provides a different lens on business. They shared how cultural differences impact on issues such as business finances, risk taking and credit usage as well as a more informal and almost congenial relationship with customers and clients.

Another very interesting finding for me was related to how some of the women talked about what they learned through earlier entrepreneurial activities of women within their families. JRF shared how she learned business running numbers for her grandmother. She also pointed out historically and Biblically that women were some of the earliest participants of the marketplace. J. Martinez talked about how it was very natural for women in her culture to have numerous micro-enterprises.

We tend to assume that women are later entrants into business which may not necessarily be true. We also assume that women need to learn business type skills, but haven't stopped to listen to what they can teach from both their own personal experience and those of other women within their families and cultures.

*Business as enacted values.*

Values and ethics are weaved throughout the various themes and the overall paradigm. Bird and Brush (2002) discuss ethics as being part of the feminine in the entrepreneurial process. In many ways, the women talked about being value driven in their businesses, and that these values are the same ones they espouse in their personal lives. As Annette shared, “They are life values- they make me the person that I am and the leader that I am to my employees and as a person in this community.” It reiterates the concept that *I am my business* and I cannot and will not be one way in business and another way with my family, friends or the community. Honesty and integrity were at the center of their values and they frequently alluded to the lack of these values in many of our corporations today. Again, pointing out that business ownership may provide both the opportunity and structure to instill and model the values that the women desire to see in the world.

When I asked the women if they would leave their businesses for an ideal job, they indicated that, in many ways, through their businesses, they had created their ideal jobs. They also shared that they didn’t visualize working again for someone else, especially someone that didn’t share their same values. Moore and Buttner (1997) state that women create work environments that are more consistent with their values.

All but one woman indicated that they had someone in the family that owned a business and that there was a transfer of values (honesty, integrity, and fairness), work ethic, and respect for the customer from seeing how the family member operated their business. In addition to learning what to do, some of the women indicated that they learned what not to do, such as poor resource allocation and utilization, while operating their business. Their

values were also a basis for feeling a sense of responsibility or obligation to satisfy customer needs (Kaplan , 1988) and provide a stable yet challenging work environment for employees.

*Business as empowerment and agency for change.*

The women shared how business ownership provided them with an opportunity to create change both personally and professionally. The extent to which women create and use business as a vehicle for change and empowerment is another powerful new learning. Is this because women feel so powerless in other systems that they feel the need to create new organizational systems that can reflect the types of changes and values that they would like to see mirrored in the world? When you are not invited to sit at the table to help envision and plan new futures, you take it upon yourself in your own actions to enact those futures. Business ownership provides the milieu in which women can enact their personal power and an opportunity to manifest their values and ethics.

In some respects, it seemed that for these women owning a business had a greater and deeper purpose than meeting their financial needs. It is almost as if the business became a means to accomplish something else – establishing more supportive work settings, helping to sustain developing countries, being a way to bring women together, encouraging individuals in their spiritual development, helping to change people’s lives, creating a place where values and ethics are lived and exemplified, being a good steward of resources, developing work environments that really promote and foster individual as well as professional growth – and provided a means of personal and professional empowerment.

Even competition in business was described as a value-based opportunity to be creative as opposed to being a power based activity. This fits with their concept of power which they describe as an ability to make things happen, rather than owning or controlling

more of something. Both competition and power reflect an overriding premise expressed by the women of being able to create positive change.

*Business as more than money.*

It is interesting that even though the women in this study paid attention to finances and profits, making money was not central to their reason for starting their businesses or sustaining them. It appears that for most of them, entering into business ownership was a journey, and the experiences that emanated from the journey were just as important as the any other business related element. It also appears that performance is defined less in terms of dollars and more in terms of challenges and growth.

Women generally do not enter into business ownership motivated by making large sums of money; rather they often look for ways to create more flexibility (Birley, 1989; Brush, 1992; Greer & Greene, 2003; Mitra, 2002) and control in their life and business ownership is one way to do it. The use of growth and profits almost exclusively as a business metric and measure of success, however, was questioned by the women. They indicated that there was a need for other types of metrics and outcomes; some that are more reflective possibly of their business model and values. They shared that the rewards of being in business extended beyond a financial return, mentioning that other things such as satisfied clients bringing them gifts, employees growing and the ability to return something back to the community were just as important. Annette shared that she could tolerate low dollars if there was personal satisfaction, but not if both are missing. Research has shown that self-fulfillment and assisting others is frequently used as a measure of success and satisfaction by women business owners (National Association of Women Business Owners, 1994; Thompson & Hood, 1991).

Although not necessarily opposed to growth and profit, the women very distinctly question how much profit is necessary and how does or should it be used. Controlled growth and profit related in part to their mindfulness of the use of resources, human and financial, as well as being attuned to the needs of employees and customers. Yet, the women did share that they still feel in some ways that they need to overcome the attitude that making money is dirty.

### *Sustainability and Profitability*

The discussion between sustainability and profitability is a vital part of this study. The women tended to resonate more towards the definition and paradigm of sustainability that I presented to them to consider and to focus on the financial impacts of the definitions. They indicated that there is a distinct relationship between sustainability and profitability in the finances of a business and that the intent and the purpose of profitability influenced how much emphasis it was given by the women. The need to be a sustainable business was seen as being as important, if not more important, than being a profitable enterprise. Focusing exclusively on profitability was seen as being very short sighted, not necessarily future oriented, and often implied win/lose situations rather than win/win situations.

It was interesting though that some of the women felt profitability could not be attained without a business becoming sustainable first; some shared that profitability is a point in time contained within sustainability; and others felt that they were not dichotomous, but rather part of the same continuum.

As I had stated in Chapter 1, and some of the women concurred, there is a need to look at other measures of what it means to be successful or profitable, such as keeping individuals employed and enhancing the quality of their lives. In other words, that there can

be multiple outcomes sought in business, of which profitability and growth are only a part. Yet in our current economic paradigm, profitability and growth are seen as predominant business measures.

Changing paradigms means shifting the lens that we use. As we can't continue to use the same lens to see things, we can't use the same measures for outcomes. Much has been written (Montiel, 2008; Pater & van Lierop, 2006) on corporate social responsibility and related potential metrics, but most of this has been focused on eco-sustainability and sustainable development and directed towards larger organizations or institutions. Small business, in general, lacks defined and accepted metrics related to sustainability.

What can be used to measure sustainability in small business? One way to begin is to look at potential new metrics is by considering the varying stakeholder groups that can or should be addressed in a sustainable business and the outcomes that they may be seeking to meet their desires and needs and the key values in business which need to be supported. Current outcomes in business tend to stress primarily financial and growth goals and focus upon maintaining the business as an organizational entity. Additional research needs to be done on how to develop varying metrics that can address a depth of expectations and needs for various stakeholders and which also can help to define variations of success in business.

The women in the study also posed two very interesting questions that are worthy of further reflection. First, they asked how do you determine how much profit is too much? Secondly, they felt they you needed to question the purpose of the profit. In other words, striving for profitability, for just the sake of profitability, didn't seem to make much sense to the women. Rather, they talked about how profits should be used to make improvements for employees, customers, the company, which they felt reflects more of a win/win outcome.



The idea of looking beyond purely a financial return in business has been identified and supported by others. Elkington (1994) coined the phrase, the triple bottom line (also known as TBL or 3 BL). Companies who seek to fulfill a triple bottom line look at how to address social, economic and environmental concerns and needs as well as to satisfy and not exploit a variety of constituencies and stakeholders. Daly (1996), an ecological economist, says that we need to create a “shift in our visions that involves replacing the economic norm of quantitative expansion (growth) with that of qualitative improvement (development) as the path of future progress” (p.1).

Frankel shares that we need a new understanding in business about how living systems contribute to both economic and human health and that we need new barometers for measuring this health.

Classical economics, and conventional sustainable-development thinking, and scientism – in fact, just about all the conceptual frameworks that emerge from the modernist paradigm - suffer from the same shortcoming: they suppress what we might call the *depth dimension* experience. This depth dimension has many aspects and can be described in many ways: soulfulness, as the imaginal (or archetypal) realm, as feelings/emotions, as the intuitive process, as feelings of relatedness, and so on. Regardless of what specific interpretation resonates for us, an essential fact about the ‘depth dimension’ remains: that, without it, the experienced world becomes (relatively) a flat and barren place. For this reason, Wilber refers to the modernist worldview as ‘flatland.’ (Frankel, 1998, p 23)

Alexis de Tocqueville said, “As one digs into the national character of the Americans, one sees that they have sought the value of everything in this world only in the answer to this one single question: how much money will it bring in” (Frankel, 1998, p.121)? One of the issues is that success in business has been primarily defined by the use of male-gendered measuring instruments (Moore, 1990; Stevenson, 1990) such as revenue gains, profitability, and market share. This creates, as one woman described it, a dynamic tension that exists between profitability and sustainability, between making as much money as possible, even at the expense of employees, and being a ‘steward’ of business resources. This linked to part of sustainability in business being defined as producing ‘just enough’ goods and services to meet business and personal needs, without there being a continual focus on producing for excess. This is a simpler matter in a small business where needs may be limited to employees, customers and manageable growth. In larger, corporate businesses, where there are levels of needs and requirements, including those of investors/shareholders, the issue becomes more complex.

In many ways, the women wrestled through the financial discussion as if their core beliefs were being questioned. Folbre (2001) suggests that “feminine measures of success have usually been quite different, and with good reason. Historically, most women devoted most of their efforts to caring for other people, a realm in which rankings were hard to come by and standardized quotas did not apply. In the world of care, the most important paybacks are the ones most difficult to measure” (p. 79). Hock says that,

We must conceive of and help implement wholly new forms of ownership, financial systems, and measurements free of the attempt to monetize all values which bind tribes to next quarter’s bottom line, gross maldistribution of wealth and power,

degradation of people, and desolation of the ecosphere, or our stories will be increasingly immoral and destructive... We are not helpless victims in the grasp of some supernatural force. We are active participants in the creation of our present consciousness. From that consciousness we created our present internal model of reality. From that internal model we created our present concepts of organization. With those organizations we created our present society. We did. All of us. We know that we can do better. We know it must be done together. And we know that ‘together’ must transcend all present boundaries and allow self-organization at every scale, from the smallest form of life to the living earth itself. It is not a journey. It is an odyssey. It will take time. It will require great respect for the past, vast understanding and tolerance of the present and even greater belief and trust in the future. It calls out to the best in us, one and all. (Hock, 1999, p.174)

There was less disagreement among the women interviewed over the other aspects of the definition of sustainability, such as business being a process of self-discovery and connectedness centered in relationships. Power was described in various ways by the women. The ability to help others, to get things done and to create change, were given as primary definitions of power and were linked to being connected within both the business and general community. Brandt (1995) describes this as having some basis in an invisible non-monetized economy and as being part of an emerging postmodern paradigm.

There were conflicting responses regarding the time value in sustainability being future oriented. Although the women talked about the need to see the implications and impacts of their actions and decisions, such as how decisions are made regarding profits and growth, they also stated that they are mindful of being in the moment (Bird & Bush, 2002)

and addressing what needs to be addressed as it arrives. Part of this, I believe, reflects their capacity to hold a vision of sustainability while attending to each decision that needs to be made that helps support that vision.

The women shared that their business and their work are in many ways nourished by spirit; however spirit was somewhat differently defined by each woman. Spirituality, along with personal values, provides a foundation of guiding principles for them in life, which naturally flowed into business. The women shared how their spiritual beliefs helped them daily in their business and in their business relationships. This was true in decision making, where their spirituality helped them to make the 'right' decision for all involved, and when confronted with a crisis, when it helped them to maintain the faith to keep going. It was even shared that one of the key problems with business today is that there is a lack of spiritual guidance, which one woman indicated was intrinsic to helping to maintain perspective about business and the role it should and does play in one's life.

The women talked about their 'investible work,' and thought that it was important to use what they have gained to give back. For some women, giving back meant being highly sensitive and responsive not just to employee needs, but those of their family members as well. Others talked about the various ways in which they volunteer their time, talent, product or resources to a community need or project and some of the women were very specific in wanting to contribute in some way to improving the lives of women and girls in the community.

Although not conclusive in any way, the thoughts and comments of the women brought insight into the possibility of seeing business from a different philosophy and practicing business through another paradigm. It opens up the door to the possibility of

there being more than one operable paradigm in business and it challenges us to consider how alternative paradigms can or should be accepted into mainstream business. This includes not only women owned businesses, but possibly those of racial and ethnic minorities as well. Further research needs to be done to more precisely define the sustainability theory in business and to understand its applications and potential implications.

#### *Challenges Experienced by Women Business Owners in Southwestern Pennsylvania*

This study was focused on women in Southwestern Pennsylvania because of both demographically and experientially this region has been identified as being a difficult environment for women who own businesses. In general, the women in the study indicated they felt that women are challenged in business in a different way than men. This is due partly to how women approach life and establish their life priorities, often with family being in the forefront. It was also shared that women are not socialized to think ‘big,’ act ‘big,’ or expect to get ‘big’ results. As a result, J.Martinez shared that, “...women tend not to be as ‘hungry’ as men and don’t set higher business goals. Women who do act ‘hungry’ tend to be viewed as being overly aggressive and are not treated as well. As a result, over time, women then lose their hunger to be able to adapt and be acceptable.” She describes it as a cultural problem, a problem of being beaten down over time so that women lose their hunger, their willingness to take a risk and to be competitive.

The women also discussed what they describe as women being inauthentic to themselves in their perception of how they need to be and act in order to be in business. These perceptions are often based on what the women describe as a ‘man’s definition of success’ which they feel is often just money centered and placed socially ascribed limitations

upon women. In trying to attain that measure of success, women often are not being genuine to their needs or sensitive to the needs of other women.

Women business owners in Southwestern Pennsylvania state that they still feel that they are not recognized as business owners or accepted within the local business community. Judgments, based on local stereotypes, were also mentioned as a particular challenge. The women shared that they feel they are consistently being scrutinized, but not necessarily on their business acumen, but rather on their dress and their actions. One woman actually stated that she felt this scrutiny has become more regressive than it was 15 years ago and there is less respect for women now. Frequently, the concept of an old boy's network was mentioned by the women as being alive and active in the region. As a result, the women felt they had to work much, much harder than a man to be accepted or to gain any recognition.

According to the women, part of this is due to the need to educate and sensitize local male leadership, and the other part relates to not including women when it comes to making local economic policy. One woman added to this and spoke strongly about the general lack of integration and acceptance of individuals of varying races and ethnicity as well. These attitudes have placed a damper on the creativity that has been available to solve local business and economic problems.

Access to sufficient capital and resources is still mentioned as a key challenge. It is difficult to determine how much of this access is due to gender, how much is due to women's businesses being generally smaller, or how much is due to overall economic constraint or insufficient local resources. Along with that, the women talked about the stifling nature of the local governmental and regulatory environment and a lack of incentives for business. These issues, though challenging, were not unique to women.

An area that should be of major concern to local policy makers and business organizations is looking at ways to support women to get into 'local' markets and secure opportunities. Women business owners not having access to dominant business networks has been cited by various researchers (Aldrich, 1989; Aldrich, Reese, and Dubini, 1989; Bowen and Hisrich, 1986; & Loscocco and Robinson, 1991). As was indicated previously and what is interesting is that some of the women business owners shared that they have had better success securing business outside of the Southwestern Pennsylvania region. Frequently, the women used strategic partnerships as a way to get into the door and create new business prospects and as a means to maximize generally very limited marketing budgets.

The women felt that they had a tougher time being accepted within the local business community and had to prove themselves more than men. This comes as a loss not only in business revenue to the local women business owners, but as erosion to the local tax base. It also means that local economic policy and plans have not sufficiently addressed all the needs of the local business community, especially those of women owned businesses. Part of the solution rests in including more women in local economic planning and policy making. The other part of the solution is more long term and includes not just speaking about the need for the region to enhance local diversity but openly embracing it and supporting it in its various dimensions.

#### *Limitations of the Study*

This study focused on the experiences of fifteen women business owners from Southwestern Pennsylvania. It was intentionally structured to be small so that the depth of the case histories and experiences of these women could be captured. As was stated earlier, a

sample of this size from a limited geographic area does not allow for generalizations to be made about women in business – their experiences, their challenges, or their accomplishments.

Since the study did not include any male business owners, it can not reflect as to whether they would share any similar experiences or thinking.

Methodologically, there could have been changes that would have enhanced the findings. One key change would be to conduct more interviews from a broader geographic area. Also, rather than providing basic definitions of profitability and sustainability, it may have been more insightful to ask the participants for their overall definition allowing for more of a grounded theory to emerge. Using focus groups would have augmented the research so that more cross validation could occur and deeper understandings explored.

#### *Implications of the Study*

Even though the sample is small and limited, the study suggests that by delving deeper into the case histories and experiences of these fifteen women, some new insights have been captured about how woman-centered businesses think and operate. These insights can be the launching point to looking at whether women business owners are creating businesses and organizations from a different lens and whether this is leading to or can lead to the emergence of new business paradigms. Although current literature (Collins, 2001; Michael & Rinzler, 1993; Breen & Hamel, 2007) does discuss new emerging business paradigms, there does not appear to be any that is more gender-based.

Having greater awareness and insight into how women look at organization creation and operation has implications to all sectors, not only the business sector. From a consulting perspective, this can make a difference in how women led organizations are approached and



supported in their work and that the methodologies that are used may need to be adapted to the goals, priorities and value base of women. For example, in this study we seen that women clearly don't rely on traditional planning methods so new and alternative methods may need to be designed. The issue of using financial metrics may need to be balanced and/or redefined and used with other metrics that are just as important to women, such as employee and customer retention and value based business development.

It is hoped that this research can help to provide a deeper understanding of women business owners in Southwestern Pennsylvania and to highlight their particular challenges and needs as described through their experiences. This could create the beginning of a meaningful dialogue between women business owners and local government, banks, business organizations and local economic development organizations. Of key concern is why women business owners state that it is easier to market and sell their products and services outside of the Southwestern Pennsylvania region.

From an educational standpoint, this research offers some new ways to perceive business. Currently, business education still focuses on profitability and growth as key business goals and indicators of business success. Looking at business from a sustainability perspective provides new avenues for business education and business support. It also opens up doors for alternative ways of looking at how businesses can be structured and operated from a sustainability focus.

#### *Areas for Future Study*

One of the key areas for future study would be to expand the current study and capture the experiences of a larger sample of women business owners that is more

geographically and culturally diverse. Other areas for future study of women business owners that emerged from this study include:

- How can this study be used, or expanded and used, to increase the awareness of the some the unique attitudes and practices that women business owners bring to the business world?
- What alternative dimensions and metrics can be used to gage business growth/success, especially those that are more congruent with the focus and model of women owned businesses?
- From an organizational and operational standpoint, what does a sustainable model of business look like? What does sustainability mean in a small business model? What are the elements that need to be present to support a culture of sustainability in business? How can aspects of sustainability, besides and along with eco-sustainability, be integrated as part of the business paradigm? What implications (economic, social, etc.) are there if businesses can operate on various points on a continuum from sustainability to profitability? How would business education, development, and support change if the focus moves to a sustainability perspective? What alternative education and resources may be needed within the business community to support sustainable businesses?
- How do women organize themselves, others, and their resources to create their business enterprises? What type of structures results from how they organize?
- Are their cultural or ethnic differences in how women create, organize and manage businesses? Are there generational differences in how women create, organize and manage businesses?
- What type(s) of culture do women create in their businesses? How do they create these cultures? What type(s) of culture do men create in their businesses? How do they create these cultures? How do the cultures of women-owned and male-owned business compare?
- What processes do women business owners use for internal communication, team building, and work empowerment that enable them to keep their customers and

employees in the center? How are tasks processed in a relationship centered organization?

- What does being 'mindful' of the moment mean in business and how does it facilitate being in business?
- What re-education may be needed within the mainstream business community, such as bankers and business organizations, to support the full integration of women business owners?
- How can this study be used to increase awareness of the uniqueness and viability of women business owners in Southwestern Pennsylvania and to enhance their abilities to access and secure local business opportunities?

Conducting a similar study with male business owners would be helpful to learn more about gender differences and how the experiences of woman owned and male owned businesses compare. Diversifying the study to include male and female business owners of different cultures, races and ethnicities would enrich our understanding of how business is 'experienced.' This would further the insight and understanding on new and emerging business paradigms and where and when sustainability and profitability theories apply and converge and diverge in small business.

### *Conclusion*

Breton & Largent (1991) relate that our philosophies shape our economies and that for the past century a materialistic philosophy has impacted our economies, and has caused a deterioration of standards, quality and competence. Now, more than ever, we need to look at how we define our economies and the role of business ownership within those economies. Further, as open and evolving systems, we shouldn't get stuck in one economic paradigm, but be open to reshaping the economic experience so that it is empowering to both individuals and the community and is focused on a something that is more than money making.

Economies then aren't just us. They're our maps in action. With every exchange of goods and services goes an underlying, invisible exchange of philosophies. Through the symbols of everyday economic life, we act out exactly what we think about ourselves, human nature, the world, and ultimately, reality or God. For a change, our money is buying more than we thought. (Breton & Largent, 1991, p.7)

Realizing new paradigms means that we need to re-examine the philosophical foundations of our current paradigm and be willing and open to embrace not just new practices, but new mind sets that have the potential to move our society and civilization in whole new directions. This takes more than awareness and leadership, but a quiet type of courage of being willing to operate on the fringe, to model possibility and potentiality in a different way. In many ways, the women in this study both expressed and acted from this center of courage. What more could we learn from hearing the voices of other women business owners?

In closing it is important to express my appreciation to all the women who participated. What has made this experience so rich was their willingness to engage the topic and share from the depths of their experiences. My appreciation of their participation and openness cannot be conveyed. The mere fact they allotted such large chunks of time to be interviewed was indicative they wanted their voice to be heard and shared with other women. What I hadn't really understood at the time was that the interview process was mutually rewarding to the women. It was as if the process provided the opening and the permission for the women to stop and think deeper about themselves and their business. As Annette related,

“This has been fascinating for me. And as I said to you earlier this is one of the calmest times of my day. But it makes me sit and think...which you know...in business today...you don't have time to think. The world's so fast between the computer, the fax machine, the Internet and the demands placed upon you for a reply. You don't have time to think.”

It was important for me to realize that even though this study was significant for me, that the women who participated were also able to find some value and meaning through their participation. The feedback I received was that the process helped the women to learn more about themselves and to grow, both as a woman and as a business woman. They shared that they often don't take the time to do that for themselves. DID confirmed this, “Well, the interview has made me think. Made me look at some things because I never really thought about these kinds of things....so I think that was a good thing. And now it is really helpful.”

Even the process was supported and viewed as being an important method to learn more about women business owners. MOG related it this way,

I think that it's really neat that you're doing this. Yea and I think that your approach is really unique and unbelievably time consuming. I applaud your willingness to go the hard way to get there but I think in the end you're going to get a different kind of insight than maybe a different kind of information gathering process would reveal. So, I'll be really interested to hear what you end up with here in the end.

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Appendix A  
Informed Consent

**INFORMED CONSENT FORM**  
**RESEARCH WITH HUMAN SUBJECTS**

**Date:**

<b>Project Title:</b> What is the Experience of Being a Woman and a Business Owner in Southwestern Pennsylvania?	
<b>Principal Investigator:</b> Marsha A. Tongel	<b>Organization:</b> Union Institute & University
<b>Location of Study:</b> Southwestern Pennsylvania	<b>Phone:</b> (412) 734-1511

Dear Research Participant:

I am conducting a study of women business owners in Southwestern Pennsylvania entitled, *What is the Experience of Being a Woman and a Business Owner in Southwestern Pennsylvania?* as part of my Ph.D. program in Organizational Studies at Union Institute & University. Publication of the results of this research will be used for my Ph.D. dissertation and possible future publications.

During this research study, you will be interviewed on two separate occasions with each interview lasting one to two hours. After the research is completed, I will forward to you by mail a summary of my findings and implications.

I am not aware of any risks involved in participation in this project. Information gained from this research project will increase our understanding of women business owners in Southwestern Pennsylvania and will help in future research on women business owners. There is no financial compensation for your participation in this research.

All of your responses will be confidential and no information will be shared without your consent. You will have the option of being identified by name, business name or pseudo name in the study.

You are free to choose whether or not to participate in this study. You will be provided with any significant new findings developed during the course of this study that may relate or influence your willingness to continue participation. You may withdraw from the study at any time.

If you have any questions about this study, please contact Marsha Tongel at 412/734-1511. Any questions you may have about your rights as participant in this research can be answered by Dr. Rita Arditti at 617/491-4038.

Sincerely,

Marsha A. Tongel

**INFORMED CONSENT FORM**  
**RESEARCH WITH HUMAN SUBJECTS (page 2)**

I, \_\_\_\_\_ have read and understand this consent form, and I volunteer to participate in this research study of *What is the Experience of Being a Woman and a Business Owner in Southwestern Pennsylvania ?* conducted by Marsha A. Tongel. I understand that I will receive a copy of this form. I voluntarily choose to participate, but I understand that my consent does not take away any legal rights in the case of negligence or other legal fault of anyone involved in this study. I further understand that nothing in this consent form is intended to replace any applicable Federal, state, or local laws.

I further understand that I may refuse to participate or withdraw from this study at any time.

I understand that all responses will be confidential and that I can choose to be identified by name, business name or pseudo name in the study: *(Please initial in the space provided.)*

- \_\_\_\_\_ I wish to be identified by a pseudo name of my choice in this study.
- \_\_\_\_\_ I wish to be identified by name in this study.
- \_\_\_\_\_ I wish to be identified by business name in this study.

I understand that I may direct questions about this project to Marsha A. Tongel at 412/734-1511 or Dr. Rita Arditti at 617/491-4038.

\_\_\_\_\_  
Participant Name (Printed)

\_\_\_\_\_  
Participant Signature Date

Marsha Ann Tongel

\_\_\_\_\_  
Researcher's Name (Printed)

\_\_\_\_\_  
Researcher's Signature Date