

# Annotated Bibliography on Women Business Owners: A Diversity Lens

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**W**hen we take the lens of race, ethnicity, gender, and class to the collected academic work on women business owners, what does it reveal? What do we really know? Are there differing definitions of success across segments of the women businessowner demographics? Do the challenges faced by African American women entrepreneurs differ from those confronting white female entrepreneurs? Do immigrant female women businessowners face more significant institutional barriers than their counterparts who have been U.S. citizens for at least two generations? Are there similar reasons for starting their businesses?

Women-owned businesses are one of the fastest growing sectors of the U.S. economy, growing at twice the rate of male-owned businesses (see Table 1). In 1996 13 percent of women-owned businesses in the United States were owned by women of color. Those 1,067,000 minority women-owned firms employed nearly 1.7 million people and generated \$184.2 billion in sales (Center for Women’s Business Research, 2004).

	1997	2004	% Change 1997-2004
# of Firms	923,403	1,427,820	54.6
Employment	777,999	1,258,710	61.8
Sales \$(000)	84,666,144	146,973,258	73.6

Between 1982 and 1997 minority-owned businesses grew at a rate faster than nonminority-owned businesses. (Lowery 2005).

Despite these impressive statistics, women-owned businesses and women entrepreneurs are still treated as a marginalized monolithic group in the entrepreneurial research. We know very little about the difference among groups of women and their businesses. This lack of information about women businessowners, their success stories, and the growth of their businesses results in unfounded and erroneous assumptions about strategies, policy, education, and resources needed to support advancement. Research on women businessowners and their enterprises must be responsive to diversity among women, particularly issues of race and class, and it must be informed by the greater knowl-

edge base found across social science and other disciplines. It stands to reason that the “mainstream” research and literature, long dominated by white male (and more recently white women) lacks diversity of perspective and relevance for our increasingly multicultural society.

In our 1992 article, we addressed the issue that advancement for women has been for white women and not women of color. Our emerging research has arisen out of the need to examine the basic assumptions underlying the dominant research paradigm. In our recent article (2006), we propose an alternative paradigm—the multicultural lens—through which entrepreneurial research should be conducted. This multicultural lens takes into account the integration of class, socioeconomic, racial, and ethnic issues. None of these aspects of culture can be excluded as each one of them influences an individual’s perspective. Likewise, none of them can be considered apart from the others as though they were “singular, static entities” because “being singular, they are defined by what they are not, and being static, they are defined as if they could not be otherwise” (Minnich 2004, 12). Instead, they must be “recast as complex, ongoing, historically created processes that we can study . . . as mutually and intimately coconstructing.”

Our historical analysis reveals that the early work on entrepreneurs within the business literature lacks an analysis on women of color. Most of the entrepreneurial literature tends to compare women with men; the assumption being that women as a group—and by implication men as a group—are monolithic and therefore the same assumptions apply equally to all of them. For example, a dominant assumption perpetuated by the literature is that all entrepreneurs approach their business with the same conception of success, one consistently represented in economic terms. Monolithic assumptions are problematic because they prevent the researcher from discerning the different ways that each entrepreneur in her own right is influenced by the confluence of race, gender, social class, religion, family history, etc. In her 1992 analysis of research on race, Nkomo raised a similar issue with respect to the absence of any recognition by researchers of “the different sociohistorical experience of African Americans or other racial minorities in the United States” (500).

The research by C. G. Brush (1992) was conducted to address the disparity in the available research on women entrepreneurs relative to their growing presence in the field as entrepreneurs, but the diversity perspective is missing.

Although not encompassed by their review of current research on women, J. Starr and M. Yudkin (1996) did mention the need for a diversity analysis in future research.

To locate research on women of color, we had to look at other disciplines such as sociology and psychology. Such disciplines tend to have little impact on mainstream management research, although this is beginning to change. The concept of entrepreneurship arose from a Westernized male-gendered discourse (Ahl 2003). While progress has been made with respect to redefining entrepreneurship to encompass the perspective of women, there is a continuing tendency to assume that the Caucasian perspective represents an entrepreneurial “true north.”

We anticipate that our analysis, by having surfaced gaps in the research, will raise the level of awareness regarding the fact that “research texts are not innocent, objective reflections of social reality. They are coproducers of reality” (Ahl 2003, 1). As such, we intend that it may serve as a stimulus for researchers to “break out” from the dominant paradigm and to begin engaging in groundbreaking research through a multicultural lens.

### **Conceptual Underpinnings**

Thomas Kuhn’s historical analysis of scientific revolutions is apropos here. He describes “conceptual boxes supplied by professional education” (1962, 5), and the idea that researchers attempt to fit what they observe into these conceptual boxes. What does not fit is filtered out or rejected because it contradicts the paradigm defined by the discipline. This applies not only to the “discoveries” themselves, but to the selection of problems/questions to be researched and the methods utilized in researching them; all of these must fall within the realm of legitimate scientific inquiry as defined by the dominant paradigm. Significant shifts in perspective are enabled only via the existence of an alternative paradigm that can explain both sets of phenomena: those explained by the dominant paradigm and those that cannot be explained by it. And it is just such paradigm shifts which not only enable new discoveries and new knowledge, but which give rise to a whole new set of research questions and methods.

The particular theoretical framework that informs the research within a discipline is itself informed by “the values embedded in every discipline” (Better-Reed, Moore, and Hunt 2006) and has a deterministic influence on the outcome and conclusions of the research. What variables the

researcher chooses to measure and the method she selects for measuring them are both motivated and constrained by the protocols of the discipline, and these are in their turn influenced by the societal and cultural framework within which the discipline functions (Fagenson 1990; Gould 1996; Kuhn 1962). And as Fagenson points out: “The methodology chosen, in turn, biases the pool of conclusions that can be reached about the study” (267).

Add to all of this the increasing pressure on researchers to contribute to their discipline. It then becomes easier to understand why the protocols of the discipline along with the threat of losing credibility with one’s peers can serve to constrain, inhibit, and circumscribe researchers, particularly the newly initiated, who may otherwise be inclined to “break out” of the dominant paradigm and engaging in research from a wholly new perspective. “. . . researchers asking interdisciplinary questions or looking at entrepreneurs not considered ‘legitimate’ run the risk of editorial rejection, which perpetuates a limited and inaccurate view of the discipline” (Better-Reed, Moore, and Hunt, 2006).

### **Scope and Limitations of the Review**

The historical review covered the range 1978–1998, a 20-year interval. With only a couple exceptions, we included only academic journals in our review in which we were able to locate 109 articles spanning 38 different publications (see Table 2). The exceptions were working paper series that resembled academic journal publications and in many cases were the precursors of journal articles. Many of the articles were located under nonbusiness disciplines particularly in social sciences or gender studies, indicating that the topic itself was still a notable departure from mainstream business research and educational thinking. Although the review results in significant breadth, it lacks depth which is likely consistent with the early stage of development of the field of women business ownership. Unfortunately, this lack of depth has resulted in a rather fragmented portrayal with no common themes emerging from the review.

The bibliography itself is presented in alphabetical order by author with each reference listing in standard APA format. Wherever possible an annotation for each bibliographic entry indicates to what degree the foregoing or other related diversity questions are answered. Following each article reference is a summary of the study and its findings, its significance to our analysis, and what we perceived to be its limitations.

**Table 2. Range of Journals with Article Frequency**

<i>Journal</i>	<i>Articles</i>
<i>Frontiers of Entrepreneurship Research</i>	29
<i>Journal of Small Business Management</i>	21
<i>Family Business Review</i>	7
<i>Entrepreneurship Theory and Practice</i>	7
<i>Journal of Business Venturing</i>	5
<i>A Leadership Journal: Women in Leadership-Sharing the Vision</i>	2
<i>Gender and Society</i>	2
<i>Journal of Development Entrepreneurship</i>	2
<i>Journal of Managerial Psychology</i>	2
<i>Leadership and Organization Development Journal</i>	2
<i>Monthly Labor Review</i>	2
<i>The Sociological Review</i>	2
<i>Academy of Management Review</i>	1
<i>Academy of Management Journal</i>	1
<i>American Sociological Review</i>	1
<i>Annual Review of Sociology</i>	1
<i>Boston University Working Paper Series</i>	1
<i>Entrepreneurship and Regional Development</i>	1
<i>Ethnic and Racial Studies</i>	1
<i>Feminism and Psychology</i>	1
<i>International Studies of Management and Organization</i>	1
<i>Journal of Business Ethics</i>	1
<i>Journal of Comparative Family Studies</i>	1
<i>Journal of Contemporary Business</i>	1
<i>Journal of Economic Issues</i>	1
<i>Journal of Marriage and the Family</i>	1
<i>Journal of Small Businesses and Entrepreneurship</i>	1
<i>Journal of Vocational Behavior</i>	1
<i>Journal of Women and Aging</i>	1
<i>National Journal of Sociology</i>	1
<i>Research Report: Jesse H. Jones School of Business, Texas Southern University</i>	1
<i>Rural Sociology</i>	1
<i>Sex Roles</i>	1
<i>Social Forces</i>	1
<i>Sociological Perspectives</i>	1
<i>Wellesley Center for Research on Women</i>	1
<i>Work and Occupations</i>	1
<i>Wisconsin Small Business Forum</i>	1

## Bibliography

Aldrich, H. E., and Waldinger, R. (1990). Ethnicity and entrepreneurship. *Annual Review of Sociology*, 16, 111-136.

Using a literature review, this study examined various approaches to explaining ethnic enterprise, using a framework based on three dimensions: an ethnic group's access to opportunities, the characteristics of a group, and emergent strategies. The common theme that emerged from the study: "Ethnic groups adapt to the resources made available by their environments, which vary substantially across societies and over time." The study indicates that there is a reciprocal relation between ethnicity and entrepreneurship and the recommendations regarding research include: a more careful use of ethnic labels and categories in the research, a more multigroup, comparative approach, and more process-oriented research designs.

Limitations: no analysis of gender or class

Significance: challenges, resources/barriers

Allen, K. R., and Carter, N. M. (1996). *Women entrepreneurs: Profile differences across high and low performing adolescent firms*. (Summaries). Retrieved June 5, 2006, from *Frontiers of Entrepreneurship Research 1996 Edition* at Babson College Web site: <http://www.babson.edu/entrep/fer/papers96/summ96/allen.html>

This study was conducted as a mail survey, the participants being member of NAWBO who had responded to a previous NAWBO survey for the purpose of determining those factors contributing to high or low success. The researchers found that those factors contributing significantly to success were (a) capital, obtained "preferably through commercial business loans and private sources," (b) "a personal banking relationship," and (c) "a focus on profit and growth." Those factors that did not impact either high or low performance were (a) education, (b) marital status, and (c) "having dependent children at home."

Limitations: no analysis on race, ethnicity or class

Significance: success definition (traditional economic), challenges, business start-up, business sustainability

Also, G.A., and Ljunggren, E. (1998). *Does the business start-up process differ by gender? A longitudinal study of nascent entrepreneurs*. (Summaries). Retrieved June 6, 2006, from *Frontiers of Entrepreneurship Research 1998 Edition* at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/V/V\\_A/V\\_A.html](http://www.babson.edu/entrep/fer/papers98/V/V_A/V_A.html)

This study was conducted using interviews that were constructed to determine whether differences exist between nascent female and male entrepreneurs with

regard to the probability of succeeding in the set up of a business, and with respect these other factors: (a) which start-up activities they carry out, (b) the time they use to carry out the activities, and (c) the sequence of activities. The conclusions of the study were that although there are differences in start-up processes, these “do not lead to different probabilities of succeeding in establishing the business.”

Limitations: no analysis on race/ethnicity or class

Significance: Business start-up, business sustainability

Alvarez, S. A., and Meyer, G. D. (1998). *Why do women become entrepreneurs?* (Summaries). Retrieved June 6, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/V/V\\_C/V\\_C.html](http://www.babson.edu/entrep/fer/papers98/V/V_C/V_C.html)

This study was conducted by questionnaire for the purpose of determining the values underlying the decision of women to become entrepreneurs. The researchers begin with the hypothesis: “...women entrepreneurs start their own businesses not because they lack business options but because it is a vehicle that allows women to use, satisfy, and maintain high level skills.” The women in the study “appeared to be highly educated and could obtain employment elsewhere.” Their motivation for starting a business arises from the fact that the corporate world often does not enable them to pursue goals and values such as participatory decision making, flexible and interactive job design, equitable distribution of income, and interpersonal and political accountability.

Limitations: no analysis of race, ethnicity or class

Significance: business start-up

Amatucci, F. M., and Young, F. (1998). *Critical success factors for immigrant entrepreneurs: A cross-cultural longitudinal study*. (Poster Summaries). Retrieved June 6, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/IV/IV\\_G/IV\\_G.html](http://www.babson.edu/entrep/fer/papers98/IV/IV_G/IV_G.html)

This study was conducted via interviews of immigrants, one immigrant entrepreneur from each group—Italian, Asian Indian, Dominican, Cambodian, Russian—who had been in business for a minimum of five years. The in-depth interviews were conducted using a semistructured questionnaire along with open-ended questions, with multiple visits being made to each entrepreneur. The entrepreneurs were queried about their history within their country, the circumstances of their emigration, and the setup of their business and the challenges they encountered from start-up to the current date. The limitations of the study are that race, class, and gender are not specifically addressed.

Limitations: no analysis of gender or class

Significance: definition of success, challenges, discrimination effects, barriers/resources, business start-up, business sustainability

Bermasek, A., and Stanfield, J. R. (1997). The Grameen bank as progressive institutional adjustment. *Journal of Economic Issues*, 31 (2), 359–366.

This article describes a program for Bangladeshi women—particularly those from the lower economic class—that enables them to obtain loans for the purpose of starting up microenterprises. The women who want to apply for loans are required to form groups prior to applying for the loan. The group provides a sense of solidarity with other women facing the challenge of structural oppression. The crux of the article is that economics can be a means by which women in Bangladesh become empowered and achieve independence.

Limitations: no discussion on how the businesses are doing

Significance: definition of success, challenges, effects of discrimination, barriers/resources, business start-up, business sustainability

Birley, S. (1989). Female entrepreneurs: Are they really any different? *Journal of Small Business Management*, 27 (1), 32–37.

This study utilizes Cooper’s model “to analyze the factors which influence the initial entrepreneurship decision and to develop a theory to apply to female entrepreneurs” (p. 33). Influences on entrepreneurship decisions and experiences are categorized by the model as: antecedent influences, incubator organization, and environmental factors. The antecedent category looks at the entrepreneur’s own personal background, the incubator organization considers the organizations at which the entrepreneur worked prior to establishing her own business, and the environmental factors category explores such factors as “prevailing economic conditions, role models, and access to support services.” The researcher concludes that Cooper’s model is equally applicable to both female and male entrepreneurs. However, she points out that factors influencing entrepreneurship are “situationally and culturally bound” (p. 37). The fact that the number of women-owned businesses is increasingly significantly is a reflection of changes within society itself, and should not be attributed to gender differences in skill or motivation.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources, business start-up

Brush, C. G. (1991). Antecedent influences on women-owned businesses. *Journal of Managerial Psychology*, 6 (2), 9–17.

This was a longitudinal study conducted over a six-year period, the intent of which was to determine those antecedents connected with the growth and survival of the business. Those antecedents that were found to have the most influence on survival are: "previous experience in the field of the venture, financial skills, strength in dealing with people, and idea generation, combined with market opportunity motivation . . ." This research also supports other findings suggesting that the key skills needed in expanding a venture may not be gender based.

Limitations: no analysis of race, ethnicity or class

Significance: definition of success (implied), challenges, resources/barriers, business sustainability

Brush, C. G. (1992). Research on women business owners:

past trends, a new perspective and future directions.

*Entrepreneurship Theory and Practice*, summer, 5-30.

This study entails a literature review for the purpose of evaluating the status of the research, the manner in which the research has been conducted to date, and the gaps existing in the research. The findings suggest, among other things, that there are certain assumptions guiding the research. For example, that women-owned businesses are less important than men-owned businesses, that women-owned businesses are the same as men-owned businesses, and that theories developed in researching male-owned businesses should apply equally to female-owned businesses. The researcher concludes, among other things, that it is important to study women entrepreneurs separately to expand our understanding the concept of entrepreneurship.

Limitations: no analysis of race, ethnicity or class

Significance: points specifically to the need to diversify the entrepreneurial research lens

Brush, C. G. (1997). Women-owned businesses: Obstacles

and opportunities. *Journal of Developmental Entrepreneurship*, 2(1), 1-24.

This was an exploratory study using a written survey and a focus group with the intent of determining the most significant obstacles and opportunities encountered by women in running a business. The most significant obstacles emerging from the study were: not being taken seriously, child/dependent care, growth/expansion capital, and entrepreneurship education/training, while the most significant opportunities were: technology, management style, and employee policies.

Limitations: no analysis on race, ethnicity or class

Significance: effects of discrimination, barriers/resources

Brush, C. G., and Bird, B. J. (1996). *Leadership vision of successful women entrepreneurs: Dimensions and characteristics*. (Summaries). Retrieved June 5, 2006, from

Frontiers of Entrepreneurship 1996 Edition at Babson

College Web site: <http://www.babson.edu/entrep/fer/papers96/summ96/brush.html>

The intent of this study was to explore "the content of leadership vision of 60 successful women entrepreneurs," and examine "the relationship of personal and company characteristics to vision." These findings were then compared to results from a previous study that utilized the same survey instrument. The data collected from the survey were used to run descriptive statistics, factor analysis, and correlations. To be eligible for selection for the survey sample, women had to meet these criteria for success: "an appearance on a media listing such as 'Working Women Magazine's Top 50 Women Entrepreneurs,' or a similar regional or city published list." The researchers findings: ". . . the dimensions of vision of successful women entrepreneurs are characterized by 'innovative realism,' in particular, flexibility, innovation, action-oriented, integrated, changing and inspirational." Compared to similar research on men, "women define their vision differently than their male counterparts." The findings suggest that "experience, in the form of tenure in a position and organization, is important to vision implementation." The findings of this study were determined by the particular economic definition of success that was utilized, and that had another definition of success been utilized, the results may have been quite different.

Limitations: no analysis on race, ethnicity, or class

Significance: business sustainability

Carr, D. (1996). Two paths to self-employment? Women and men's self-employment in the United States. *Work and Occupations*, 23(1), 26-53.

This study performed an analysis of 1980 Public Use Microsample Data and compared females with males to determine if the reasons for starting a business were different for these two groups. The researcher found that although for women, their "family characteristics . . . are significant predictors of women's self-employment," this does not seem to be the case for men. Also emerging from the study is that "human capital characteristics, including education, age, [and] past work experience are significant predictors of both women's and men's self-employment status."

Limitations: no analysis on race, ethnicity or class

Significance: business start-up

Chaganti, R. (1986). Management in women-owned enterprises. *Journal of Small Business Management*, 24, 18-29.

An exploratory study using in-depth interviews, this study analyzes management styles, organizational structures, the hiring/training of women employees. Additionally, the researcher provides describes two models of management: feminine and entrepreneurial.

Varying definitions of success emerged from the study such as fulfillment, desiring to be the “best in their business,” growth, profitability. Among reasons for starting the business were, “actual and potential disenchantment with job opportunities,” goals that are linked with the entrepreneur’s values and are more complex than mere flexibility or money-making. The researcher concludes that these reasons are similar to business start-up reasons provided by men.

Limitations: No analysis on race, class or ethnicity

Significance: Success definition, business start-up, business sustainability. Also interesting is the assumption that “feminine” and “entrepreneurial” are not to be equated. This raises the fundamental question about the perspective from which the designation “entrepreneurial” has been traditionally defined.

Chaganti, R., and Parasuraman, S. (1996). A study of the impacts of gender on business performance and management patterns in small businesses. *Entrepreneurship Theory and Practice*, 21 (2), 73–75.

This study, based on a mailed survey with a structured questionnaire, examines gender differences in performance, goals, strategies, and management practices. Results showed that women-owned business had significantly smaller annual sales. Employment growth and ROA were similar between men and women. Women’s ratings for achievement and financial goals were significantly higher than men’s. Women businessowners emphasize product quality to a great degree than men, although there were no differences on customization.

Limitations: no analysis on race, ethnicity or class

Significance: success measures, characteristics

Cheng, L., and Espiritu, Y. (1989). Korean businesses in black and Hispanic neighborhoods: A study of intergroup relations. *Sociological Perspectives*, 32 (4), 521–534.

This study examines the reasons why Korean entrepreneurs in Los Angeles experience more hostility from black entrepreneurs and clients than from Mexican entrepreneurs and clients. The researchers propose the “immigrant theory” as being the most adequate to describe this phenomenon. This theory suggests that lack of hostility between Mexicans and Koreans is linked to their shared status as immigrants. The hostility of blacks arises from the fact that they perceive the Koreans as being intruders, as stepping onto “turf” that belongs to blacks because they were here first.

Limitations: no analysis of gender

Significance: challenges, effects of discrimination

Coleman, S. (1998). Access to capital: A comparison of men and women-owned small businesses. Retrieved June 6, 2006 from, *Frontiers of Entrepreneurship 1998 Edition* at Babson College Web site:

[http://www.babson.edu/entrep/fer/papers98/V/V\\_B/V\\_B.html](http://www.babson.edu/entrep/fer/papers98/V/V_B/V_B.html)

This study examines the factors that determine access to credit for small businesses. The analysis was conducted using existing data from the 1993 National Survey of Small Business Finances conducted by the Federal Reserve Board and the Small Business Association. The sample included privately owned small businesses having fewer than 500 employees. The findings indicate that while gender per se cannot directly explain differences in credit terms and amounts between female and male entrepreneurs, there are other factors—age and size of business for example—that are generally strong predictor of access to capital. Since women-owned businesses are generally smaller and younger than those owned by men, both their interest rates and their collateral requirements tend to be higher.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources, what might we expect to find in study comparing white women with women of color, white men with men of color, and then comparing women of color with men of color?

Cromie, S., and Birley, S. (1992). Networking by female business owners in Northern Ireland. *Journal of Business Venturing*, 7 (3), 237–251.

This study, conducted using questionnaires, explores the differences and similarities between the networks established by men and women entrepreneurs. More similarities than differences emerged overall from the analysis, although some differences were noted between cultures in a comparison of network members (United States, Italy, Sweden) who do not share the gender of the entrepreneurs.

Limitations: limited ethnicity analysis and none on class

Significance: challenges, characteristics and resources/obstacles

Cromie, S., and Hayes, J. (1998). Towards a typology of female entrepreneurs. *The Sociological Review*, 36(1), 87–113.

This study proposes three entrepreneur typologies that emerged from the analysis of information using psychometric scales and interviews which included open-ended questions. The criteria for the sample: “aspiring and very recent entrepreneurs in the Belfast area . . . [who] were either in the process of launching their business or had been trading for six months or less” (p. 97). Briefly, the three typologies were composed of the following: (1) innovator—very few have children, started business to get away from non-challenging positions routinely occupied by women; (2) dualist—all have children and the “desire simultaneously to fulfill two roles,”

wanted flexibility in raising children, were satisfied with previous careers having “made good career progress, mainly in traditional female occupations,” (p. 102) but did not have the desire to go further; and (3) returning—all had children and were returning to work after an interval to raise children, “looking to entrepreneurship to allow them to escape an undesirable situation” (p. 105).

Limitations: no analysis on race, ethnicity or class

Significance: definition of success, business start-up; use a study like this to compare with similar experience within the United States.

Dallafar, A. (1994). Iranian women as immigrant entrepreneurs. *Gender and Society*, 8(4), 541–562.

Using both surveys and case studies, this article examines the experience of a specific immigrant community in the Los Angeles area. The findings are that the Iranian women entrepreneurs use their social networks both within their community and beyond, and that access to resources within the ethnic community are determined by gender.

Limitations: no analysis on class

Significance: discrimination effects, barriers/resources

Dant, R. P. (1996). Participation patterns of women in franchising. *Journal of Small Business Management*, 34(2), 14.

Through the analysis of patterns emerging from information contained in a database, these studies test several hypotheses regarding the patterns characteristic of women franchisors. In brief, the hypotheses and conclusions are: (1) The participation of women in female-image franchise industries will be greater than their participation in male-image industries, and more men will be found to participate in male-image industries than female-image industries. Conclusion: While gender appears not to be an obstacle for men, it does appear to have an impact on the franchises women choose to operate. (2) Consistent with the general statistics on women businessowners, women will have a greater participation in certain industry sectors (for example, personal services) than others (such as construction). Conclusion: women are underrepresented in general, regardless of sector. (3) The women-owned franchise systems will be significantly smaller than are male-owned franchise systems. Conclusion: women appear to be associated with comparatively smaller franchise systems.”

Limitations: no analysis on class or race

Significance: points out need to research women entrepreneurs’ perceptions of the obstacles encountered in what society represents as male-image industries, are such obstacles tangible or perceived?

Dean, S. M. (1992). Characteristics of African American family-owned businesses in Los Angeles. *Family Business Review*, 5(4), 373–395.

The intent of this study was to research stereotypes about African American family business. Questionnaires were utilized to collect the information, and the criteria for the sample specified that it must be a family-owned business with at least 50 percent African-American ownership, and at least one family owner-manager. Emerging from this research is that assumptions about the lack of formal policies and procedures, succession planning, and ineffective conflict resolution processes were not supported. Other pertinent conclusions are: “. . . the data failed to support the assumption that a positive relationship exists between the importance of church and religion and the importance of personal needs of the owner-managers” (p. 389); and “. . . African American family businesses can be described as closed systems, primarily inwardly focused. They are focused on the individual success of the firm and not on political social, or community issues” (p. 391). The study also describes issues of importance and satisfaction to the respondents.

Limitations: no analysis on gender

Significance: definition of success, challenges, discrimination effects, the study, by its omission of gender, brings to light the gaps arise when considering race apart from gender and vice versa.

DeCarlo, J., and Lyons, P. R. (1979). A comparison of selected personal characteristics of minority and non-minority female entrepreneurs. *Journal of Small Business Management*, 17(4), 22–29.

The purpose of this study was to evaluate minority and nonminority women entrepreneurs to determine those characteristics that differ between them. The information was collected using a questionnaire and the comparison included both demographic data, and information regarding the value placed on specific personality characteristics—achievement, support, recognition, independence, conformity, benevolence, autonomy, aggression, leadership—by each of the groups. The data suggest that there were more similarities between minority and nonminority entrepreneurs than there were between minority entrepreneurs and the total female population.

Limitations: treats each group monolithically, although there are likely vast differences within the groups, particularly among the minority group

Significance: success definition may be implied by personality characteristics

de Pillis, E. G. (1998). *What’s achievement got to do with it? The role of national culture in the relationship between entrepreneurship and achievement motiva-*

tion. Retrieved June 7, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/IV/IV\\_A/IV\\_A\\_text.htm](http://www.babson.edu/entrep/fer/papers98/IV/IV_A/IV_A_text.htm)

Limitations: no gender or class information

Significance: Challenges could be implicated within the historical/cultural context, e.g., the sense of shame associated with business failure in Ireland. This is a good example of how history and culture influence perceptions and create unique challenges

Devine, T. J. (1994). Characteristics of self-employed women in the United States. *Monthly Labor Review*, 117(3), 20-35.

This study identified those demographic characteristics most common to women entrepreneurs, and compared these with the characteristics most commonly found among male entrepreneurs. The researcher utilized statistics from the Department of Labor spanning the years 1975 through 1990, the interval during which there was a significant rise in the number of female entrepreneurs. Among the findings are those indicating that women entrepreneurs are more likely to be white, married, over 35, and to be covered by somebody's else's health insurance.

Limitations: although race is accounted for in terms of numbers, there is no separate analysis on race or ethnicity

Significance: the prevalence of certain characteristics and the absence of others could indicate underlying challenges, obstacles and/or issues of access to resources, and discrimination

Dolinsky, A. L., Caputo, R. K., Pasumarty, K., and Quazi, H. (1993). The effects of education on business ownership: A longitudinal study of women. *Entrepreneurship: Theory and Practice*, 18(1), 43-54.

This study uses a national longitudinal sample of women to examine variations in the likelihood of entering, staying, and reentering self-employment by level of education. Using data from the National Longitudinal Survey of Labor Market Experience, the study tests two rival hypotheses: (1) the theory of the disadvantage worker posits that "individuals who possess limited wage-labor skills (or face discrimination) are apt to earn higher incomes being self-employed than working for wages"; and (2) the liquidity constraint theory posits that "less-educated individuals are less likely to have accumulated assets and hence are more likely to face liquidity constraints that make it relatively difficult to pursue entrepreneurship." The researchers' findings are that there is an association between level of education and all three self-employment factors—entry, duration, and reentry, with higher levels of education being associated with a higher propensity to all three. Additionally, the findings

support the liquidity constraint theory.

Limitations: no information on ethnicity, race or class although class could be inferred from level of education

Significance: barriers/resources are inferred from liquidity constraint theory finding, business start-up, business sustainability. Additionally, since educational level is generally linked to cultural background, the cultural influence is implied

Dolinsky, A. L., Caputo, R. K., and Pasumarty, K. (1994). Long-term entrepreneurship patterns: A national study of black and white female entry and stayer status differences. *Journal of Small Business Management*, 32(1), 18-25.

Using data from the National Longitudinal Survey of Labor Market Experience, this study analyzes variations between black and white female entrepreneurship, including variations in the probability of entry and the probability of staying. "To date no study has exclusively focused on black female entrepreneurs, let alone directly compared their experience with that of their white counterparts." The findings are that "black women are far less likely to enter entrepreneurship than whites, but once they do, they are marginally less likely to stay." These findings shed some light on one of the theories of entrepreneurship—the theory of disadvantage. According to this theory, those with limited skills are more likely to enter self-employment, and since "a disproportionate number of blacks have limited marketable wage skills," they could be expected to be more likely to opt for entrepreneurship. However, the results of this study indicate that there may be other factors involved including discrimination from customers, less familial support, fewer assets, etc.

Limitations: no information on class, no gender comparison

Significance: challenges, effects of discrimination, barriers/resources, business start-up, business sustainability

Entwisle, B., Henderson, G. E., Short, S. E., Bouma, J., and Gengying, Z. (1995). Gender and family businesses in rural China. *American Sociological Review*, 60(1), 36-57.

This study evaluates rural household businesses to "determine the effects of gender on household business involvement and labor allocation" (p. 40). The researchers frame the analysis by describing the history of reforms in China which have had a considerable impact on the patterns and distribution of industrial and agricultural labor throughout the country. The analysis was undertaken using data from the China Health and Nutrition Survey conducted 1989 in which several thousand households in eight provinces were interviewed; "data were gathered using instruments at the individual, household, and community levels" (p. 41). The findings

are that both the composition of the household and the educational level of household members are influential factors. Because the activities associated with a household business are often compatible with women's traditional role in caring for small children and elderly family members, the "presence of young children or elderly persons increases the likelihood of business involvement" (p. 46). Although educational level is a strong predictor of likelihood of running a household business, at all levels of education, men are more likely than women to be engaged in the household business, while women tend to be more involved in agricultural activities. The researchers attribute this at least in part to patrilocal marriage arrangements whereby women leave their natal village once they are married and move in with the husband's family. This arrangement has a disempowering effect as it results in social disarticulation for the woman, while jealousy and rivalry in her new network of relations is likely to result in a downplaying of any skills she may have acquired in her natal village.

Limitations: no information on ethnicity or class, although perhaps class could be inferred from educational level

Significance: effects of discrimination, business start-up, the influence of culture especially as it pertains to the marriage arrangement

Espinal, R., and Grasmuck, S. (1997). Gender, households and informal entrepreneurship in the Dominican Republic. *Journal of Comparative Family Studies*, 28(1), 103-128.

This study examines female and male microentrepreneurs to determine the interplay of gender on the impact that such businesses have on the households of the owners, particularly as it relates to power relations within the household. The study arises out of the researchers' perception that development policy tends to ignore the impact of such policies on women, often stripping them of economic decision-making capacity within the household. The methodology consisted in a survey of microentrepreneurs in Santiago, the sampling was stratified by gender and by the size of the business. The researchers found that gender plays a significant role in the "structuring of the informal economy." While women tend to be concentrated in particular businesses—clothing production, sales, food production—men tend to be distributed more equally amongst a wider range of businesses. Controlling for educational levels, amount of start-up capital, and duration of the business, men still succeed in accumulating more capital and in generating higher monthly incomes than women. The researchers attribute this to the fact that the women contribute significantly more of their income to their house-

holds than do the men. Additionally, men attribute their success in business to support from the family while women tend to view the family responsibilities as a deterrent to running the business because it consumes so much of their effort.

Limitations: no information on class, success restricted to the economic perspective

Significance: barriers/resources, race/nationality, effects of discrimination

Essed, P. (1994). Contradictory positions, ambivalent perceptions: A case study of a black women entrepreneur. *Feminism and Psychology*, 4(1), 99-118.

This article consists in a case study undertaken for the purpose of exploring "black neo-conservatism and the contradictory position of the black middle class in the matrix of domination systems" (p. 99). The study was conducted using an open-ended interview with an African American business woman to determine her perspective on her own success and her role within the black community. The researcher presents an analysis of the interviewee's arguments in terms of the problems of race, class, gender and social inequality. The findings are that labels such as "conservatism" are problematic because the picture that emerges from is far from this simple. On the contrary, it is both complex and contradictory. Equally noteworthy is the discussion of the interaction between race and gender, what the researcher as termed "gendered racism" (p. 108).

Limitations: no other interviews to which this can be compared

Significance: barriers/resources, effects of discrimination, analysis of the interaction between race and gender points up the inadequacy of dealing with either of these as separate phenomena

Fabowale, L., Orser, G., and Riding, A. (1995). Gender, structural factors, and credit terms between Canadian small businesses and financial institutions. *Entrepreneurship Theory and Practice*, 19(4), 41-65.

This study analyzes data obtained from a 1990 survey by the Canadian Federation of Independent Businesses to determine if the terms of bank credit differ between female and male entrepreneurs. Although the findings are that bank issuance of credit is not gender-based, the women entrepreneurs felt they had been treated disrespectfully and unjustly. These findings are supported by the findings of other research. The discrepancy between the practice of the banks and the perception of the female entrepreneurs can be explained by the fact that bank loan officers base credit issuance on the structure of the business itself, and women entrepreneurs have smaller business, lower sales volume, a narrower range of collateral, than men entrepreneurs.

Limitations: no race or class information

Significance: challenges, effects of discrimination in terms of the traditional economic definition of success that poses barriers to access to capital for women entrepreneurs

Fagenson, E. A. (1993). Personal value systems of men and women entrepreneurs versus managers. *Journal of Business Venturing*, 8, 409-430.

The purpose of this study was to explore the assumptions about significant differences between male and female entrepreneurs. The assumptions regarding the differences between entrepreneurs and managers was also explored. Using the a survey, individuals were asked to rank order their personal values. While the findings indicate that there are significant differences in the values held by entrepreneurs vs. those held by managers, the differences between male and female entrepreneurs were insignificant; they share more in common than do female managers and female entrepreneurs.

Limitations: no analysis of race or ethnicity

Significance: provides insight into underlying false assumptions that may be responsible for some of the challenges that female entrepreneurs encounter, therefore, characteristics and success factors

Fagenson, E. A., and Marcus, E. C. (1991). Perceptions of the sex-role characteristics of entrepreneurs: Women's evaluation. *Entrepreneurship: Theory and Practice*, 15(4), 33-48.

This study examines the perceptions of women with regard to the "sex-role stereotypic characteristics of the successful entrepreneur." The perceptions of women working in firms run by women were compared with the perceptions of the women working in firms run by men. The study was conducted using a survey that was distributed to women attending a business conference in New York City. The researchers predicted that the results would reveal that women working in a female-headed firm would assign a greater value to those attributes traditionally labeled as "feminine," and that those women working in a male-headed firm assign greater value to those attributes traditionally labeled as "masculine" than women who work in a female-headed firm. The findings support the first hypothesis but not the second one. In their perception of what constitutes a successful entrepreneur, women in both types of firms assign greater value to the masculine attributes. Evidence that perceptions of the successful entrepreneur are masculine may lead others to adopt the view that men have more chance of succeeding at entrepreneurship than women. This could in turn impact the ability of women to gain access to credit, and it may color the perception of those who do business with women entrepreneurs.

Limitations: no class, ethnicity or race information

Significance: it provides an example of the distortion in the research lens that arises from using a concept, entrepreneurship, which has arisen from a male-gendered discourse

Fasci, M. A., and Valdez, J. (1998). A performance contrast of male and female-owned small accounting practices. *Journal of Small Business Management*, 36(3), 1-7.

This study evaluated the profitability of female-owned practices with male-owned practices, with "small" being defined as an "individual CPA who owns his/her own practice with fewer than five professional employees." The study was conducted using a questionnaire. The researchers found that there is an association between gender and profitability ratio, that "when controlled for other relevant factors," men-owned firms are likely to have a higher profit ratio than women-owned firms. This association however is linked with the business philosophy or intent of the owner. The data show significantly lower profit ratios for those who indicated that flexibility (presumably to balance family and professional responsibilities) was their primary reason for starting the business; 95 percent of these respondents were women.

Limitations: no information on class or gender

Significance: definition of success from traditional economic framework, challenges, business start-up

Fischer, E. (1992). Sex differences and small business performance among Canadian retailers and service providers. *Journal of Small Business and Entrepreneurship*, 9(4), 2-13.

This study analyzed gender differences and determined whether these differences are good predictors of differences in performance. Using surveys, business owners were queried regarding levels of education, experience, and motivation. The findings suggest that none of the variables conventionally assumed to impact performance differences in male-run vs. female-run businesses are good predictors of performance differences. The researchers suggest that other factors must be examined to determine what accounts for the differences in performance.

Limitations: no analysis on race or ethnicity

Significance: definition of success, business start-up

Galbraith, C., Robinson, S., and Stiles, C. T. (1998). *Entrepreneurial spin-offs from American Indian reservation gaming: A comparative study of Southern California Indian tribes*. (Summaries). Retrieved June 7, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/III/III\\_B/III\\_B.htm](http://www.babson.edu/entrep/fer/papers98/III/III_B/III_B.htm)

This study explored the relationship between entrepreneurial behavior and the economic environment

produced by casino gambling. Are there diverse entrepreneurial activities arising from the casino environment, or does this environment tend toward economic homogeneity? The researchers visited seven Indian gaming operations in California and conducted surveys. The findings indicate “little evidence of entrepreneurial activity in the primary market...outside the casino activity.”

Limitations: no analysis on women

Significance: discrimination effects, challenges, barriers and resources

Galiano, A. M., and Vinturella, J. B. (1995). Implications of gender bias in the family business. *Family Business Review*, 8(3), 177-188.

Using interviews, this study analyzed the experience of women in family-owned businesses located in the New Orleans area. The findings indicate that women are treated differently than men within the family business. Especially where succession planning is concerned, women are not encouraged to prepare themselves to take over the business.

Limitations: no information on race or ethnicity

Significance: challenges, effects of discrimination

Gillis-Donovan, J., and Moynihan-Bradt, C. (1990). The power of invisible women in the family business. *Family Business Review*, 3(2), 153-167.

This study highlights significant roles that many women play within the family business but for which they do not receive visibility and/or credit. By bringing these factors to light, the researchers intend to contribute to consultants' understanding of the complex issues that impact both the family and the business.

Limitations: no specific analysis of race or ethnicity

Significance: challenges, effects of discrimination, barriers/resources, characteristics

Glas, M., and Petrin, T. (1998). Entrepreneurship: New challenge for Slovene women. (Summaries). Retrieved June 7, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/V/V\\_D/V\\_D\\_text.htm](http://www.babson.edu/entrep/fer/papers98/V/V_D/V_D_text.htm)

This study examines the motivations of women who decide to become entrepreneurs and compares the financial performance of women-owned businesses with men-owned businesses. The study was conducted by analyzing the 1995 database of financial reports of incorporated businesses and a questionnaire. The results of the research are that women-owned businesses are generally smaller, they tend to be more concentrated in service business, and they export less than men-owned businesses. Motivations for business start-up included dissatisfaction with current situation, the desire for independence, and the desire for social recognition and personal satisfaction;

these were considered more important than growth and profit. These women were also found to have educations well above the population average and their businesses were supported by family members.

Limitations: no class information

Significance: non-traditional definition of success, business start-up

Goffee, R., and Scase, R. (1983). Business ownership and women's subordination: A preliminary study of female proprietors. *The Sociological Review*, 3(4), 625-648.

This study examines the motivations leading to entrepreneurship and the obstacles encountered including attitudes. Using semistructured interviews, middle-class female proprietors in the United Kingdom were queried about their reasons for business start-up and the difficulties encountered in both start-up and sustainability. Among the reasons cited for business start-up: to escape the top-down managerial control of the workplace, to escape the subordinate role of housewife and find a venue for independence and self-expression, as a “last resort” because of the impossibility of receiving adequate compensation in the workplace. Additionally, some of the women “consciously regarded their actions as attempts to combat male dominance in a more general sense” (p. 634). In other words, “political rather than economic considerations can be paramount in the decision to set up the business” (p. 635). Among the obstacles cited: difficulty in obtaining credit, active discrimination by bank loan officers, the necessity of behaving in certain expected ways toward employees and customers (e.g., maternal, charming), husband's expectations that they continue to take full responsibility for maintaining the household. Despite the difficulties encountered, “proprietorship demonstrates to many women the potential of strength through self-determination; herein lies its most radical and liberating influence” (p. 643).

Limitations: no information on race or ethnicity

Significance: challenges, characteristics, effects of discrimination, barriers/resources, business start-up, business sustainability

Gold, S. J. (1998). Refugees and small business: The case of Soviet Jews and Vietnamese. *Ethnic and Racial Studies*, 11(4), 411-438.

Using interviews, this study examines the both the experience of refugee entrepreneurs and their motivations for business start-up. As refugees, this group generally has access to benefits that are unavailable to regular immigrants. Some motivations for business start-up: a means of community support and involvement, a legacy to pass on to the children to mitigate their struggles in getting started, as a means of independence from the mainstream U.S. culture. As regards the theory

of disadvantage, little evidence was found “to indicate that small business is a direct alternative to unemployment . . . businesses that were created by refugees short on skill and resources, solely for the purpose of creating a job for oneself, were very likely to fail.” Even some who had the skills to acquire a job in the wider economy preferred to start up their own businesses. For Vietnamese women, the running a business is facilitated when husband holds a job in the larger economy; the two are seen as complementary. Among the advantages that both refugee groups share are investment funds, access to ethnic labor markets and ethnic consumer markets.

Limitations: no class information and does not specifically address gender

Significance: challenges, business start-up, business sustainability, comparison of two ethnic groups and how their history/culture impacts their experience as refugees in the same country

Greene, P. G., and Johnson, M. A. (1995). Social learning and middleman minority theory: Explanations for self-employed women. *National Journal of Sociology*, 9(1), 59-84.

This study assesses the motivations for women’s entrepreneurship within the context of two sociological perspectives: the middleman minority theory and the social learning theory. Using data from the 1972-1990 General Social Survey and the 1990 Current Population Survey, the researchers found that women “whose fathers were self-employed are more likely to self-employed” (the social learning theory), and that women entrepreneurs “are disproportionately located in middle positioned economic roles” (middleman minority theory). These findings are significant in that they provide additional insights into the mechanisms through which women enter the labor market.

Limitations: no information on race or ethnicity

Significance: business start-up

Gundry, L. K. (1997). The leadership focus of women entrepreneurs of start-up and early growth stages. *A Leadership Journal: Women in Leadership—Sharing the Vision*, 2(1), 69-77.

This study assesses the women-owned businesses in a large Midwestern city at two stages of the business to determine the owners’ perspectives on what they perceived it was necessary to know to bring their businesses to the next level. “Entrepreneurial and organizational characteristics associated with firms in both stages of development were measured.” The researchers collected information via a questionnaire that was completed by women entrepreneurs upon their visits to a business development center to which they are associated. The intent of the

researchers was to examine the implications their findings would have for understanding the business life-cycle of women-owned businesses and for designing entrepreneurship education programs. Among the findings are that many women continue to hold down fulltime jobs during the start-up of their businesses, minority women were more likely to receive start-up capital from family and/or friends although they continued to express a relatively greater need for obtaining external sources of credit.

Limitations: no information on class

Significance: challenges, characteristics, business start-up, business sustainability

Haber, S. E., Lamas, E., and Lichtenstein, J. H. (1987) On their own: the self employed and others in private business, *Monthly Labor Review*, May, 17-23.

The authors analyze data found in the survey of Income and Program Participation conducted by the Bureau of the Census and learn new information about business owners as distinct from the self-employed, as well as the businesses they own. Data analyzed by gender revealed that more women than men were engaged in casual and side businesses, and men worked full time at businesses to a greater extent than did women. Two-thirds of male business owners were substantially engaged in a business, compared to about one-third among female businessowners. Females also earned less per year and were at the low end of the range of reported annualized earnings, \$3,700 (females) to \$24,000 (males).

Limitations: no information regarding ethnicity/race or class, analysis of government report

Significance: resources/barriers

Hisrich, R. D. (1984). The woman entrepreneur in the United States and Puerto Rico: A comparative study. *Leadership and Organizational Development Journal*, 5(5), 3-9.

This study compares women entrepreneurs in both regions according to the type of business, demographic characteristics, personal characteristics, and the entrepreneurs’ self-perceptions. A survey was utilized that included women in 18 states and Puerto Rico. The researcher found more similarities than differences between the entrepreneurs in these regions. Entrepreneurs in both areas “rated themselves highest in people management and product innovation, and lowest in financial skills.”

Limitations: no information on class

Significance: business start-up and sustainability may be inferred from personality characteristics and self-perceptions

Hisrich, R. D. (1986). Characteristics of the minority entrepreneur. *Journal of Small Business Management*, 24(2), 1-9.

Using a questionnaire, this study examines characteristics including motivation for starting the business, management skills, educational background, personal characteristics, social environment, etc. The findings are that the profile of the average minority entrepreneur includes: "... was a first-born child ... came from a lower middle-class family ... married with children ... has blue-collar father ..." listed achievement, opportunity, and job satisfaction as strongest motivators for starting the business. The data on skill level suggests that training is needed to acquire management techniques.

Limitations: no specific race, class or gender information

Significance: business start-up, business sustainability

Hisrich, R. D. (1991). Women entrepreneurs in the People's Republic of China: An exploratory study. *Journal of Managerial Psychology*, 6(3), 3-13.

This study examines the "nature and background" of women entrepreneurs in two regions of China—Beijing and Guangdong province. Utilizing a survey of women entrepreneurs deemed to be successful in their enterprises, the researcher found that most of the women are "relatively older in age, have professional and technical education, and are loyal to the government." The most significant problem cited by the entrepreneurs the need for country-wide reforms in principles and policies.

Limitations: no information on class, no comparisons by gender

Significance: challenges, barriers/resources, business sustainability

Hisrich, R. D., and Brush, C. G. (1983). The women entrepreneur: Implications of family, educational, and occupational experience. *Frontiers of Entrepreneurship Research*, 255-270.

This analyzes various characteristics of women entrepreneurs for the purpose of developing a profile of the typical female entrepreneur. Demographic characteristics were solicited via a mail survey whereby women in 18 states were contacted. Among the characteristics the researchers indicate in their profile of the typical women entrepreneur are: "is the first born; from at least a middleclass family; has a college degree with a liberal arts major; is married with children; has a spouse who is supportive and in a professional or technical occupation," etc. Additionally, it was found that the generally high level of education coupled with the strong desire to achieve resulted in frustrating work experiences within the corporate setting, thus providing one of the incentives for starting up a business. A lack of general business and financing skills made it challenging for these women to obtain start-up capital and to sustain their businesses.

Limitations: no analysis of race or class

Significance: challenges, barriers/resources, business start-up, business sustainability

Hisrich, R. D., and Brush, C. G. (1984). The woman entrepreneur: Management skills and business problems. *Journal of Small Business Management*, 22, 30-37.

This study analyzes the perceptions of women businessowners regarding their own assessments of their management skills and the business challenges and problems they have encountered. Women businessowners in 18 U.S. states were surveyed. The findings indicate that where management skills are concerned, women perceive themselves as being strong on the people and ideas side, but weak on the financial side. The most significant challenges tend to be in the area of general business/finance skills with many women citing difficulty with being taken seriously when attempting to obtain start-up capital and credit.

Limitations: no information on race or ethnicity

Significance: challenges, effects of discrimination, barriers/resources

Hisrich, R. D., and Brush, C. G. (1985). Women and minority entrepreneurs: A comparative analysis. *Frontiers of Entrepreneurship Research*. 566-572. Wellesley, MA: Babson College.

This study formulates a profile of the woman entrepreneur and the minority entrepreneur. A questionnaire was utilized to determine demographics, types of businesses, skills, personality traits, problems and challenges encountered, etc. The findings indicate that both women and minorities "...lack business training" and encounter difficulty in start-up capital/credit for business start-up. Problems encountered by minority entrepreneurs later on in the life of the business included: "obtaining lines of credit, lack of management experience, lack of experience in financial planning," etc. Additionally, some difficulties pertaining to personal relationships not considered significant at business start-up became increasingly significant later on.

Limitations: no gender information within the context of the minority grouping, and no information on breakdowns of race/ethnicity

Significance: challenges, barriers/resources, business start-up, business sustainability

Hisrich, R. D., and Brush, C. G. (1986). The woman entrepreneur: A comparative analysis. *Leadership and Organizational Development Journal*, 7(2), 8-17.

This study assesses the characteristics of women entrepreneurs in the United States, Puerto Rico, the Republic of Ireland, and Northern Ireland. Using a survey, information was collected on demographics, educational level, type of business, the entrepreneurs perceptions of their

personality traits and management skills. Among the differences are: women in the Republic Ireland tended to be younger and have a lower educational level than women from the other areas; the U.S. women were concentrated in the service industry. The researchers conclude that many of the differences “can be attributed to individual economic environments.” The findings were used by the researchers to provide recommendations for “aspiring women entrepreneurs.”

Limitations: no breakdown within regions by race

Significance: challenges, business sustainability, the impact of the regional economic environment

Hisrich, R. D., and Brush, C. G. (1987). Women entrepreneurs: A longitudinal study. *Frontiers of Entrepreneurship Research*, 187-189.

This study assesses the particular challenges encountered by women entrepreneurs, particularly with respect to their efforts to sustain and grow the business. Using extensive questionnaires that included a variety of question types, the researchers analyze personal characteristics, management skills, family background, and also look at the success rate and growth of the businesses. Among the questions they explore are: “How successful are the ventures they create? Do women entrepreneurs grow their firms in an aggressive manner? Do the businesses continue to have increasing sales and profits?... Have there been any changes in major business problems since the venture was started? To what extent to women entrepreneurs plan?” Some of the findings indicate: demographically, they are typically the firstborn child of middle class parents, among the motivations for starting a business are the need to achieve, the desire for independence, the most significant start-up issue cited was discrimination in attempts to obtain financing.

Limitations: no analysis on race, ethnicity, class

Significance: success definition using conventional economic paradigm, challenges, barriers/resources, business start-up, business sustainability

Hisrich, R. D., and Fulop, G. (1994). The role of women entrepreneurs in Hungary's transition economy. *International Studies of Management and Organization*, 24(4), 100-117.

This study examines the challenges of entrepreneurship for women within the context of a transition to a market economy. The information was collected using a survey instrument. The reasons for starting the business, in order of importance: “Opportunity, independence, money, economic necessity and job satisfaction (tied), achievement, status/prestige, power and career/security.” The women “rated themselves low on all management skills—finance, management, marketing, innovation, operations, and planning.” Like women entrepreneurs

elsewhere, these women faced challenges in obtaining start-up capital. They expressed a need for entrepreneurial consulting and advisory services as well as Western business courses.

Limitations: no information on class

Significance: challenges, barriers/resources, business start-up, business sustainability

Hisrich, R.D., and O'Brien, M. (1981). The women entrepreneur from a business and sociological perspective. *Frontiers of Entrepreneurship Research*, 21-39.

The intent of this study was to “understand more about the demographic characteristics, motivations, and business problems of women entrepreneurs. Most of the available demographic studies on entrepreneurs have focused on male entrepreneurs. Using in-depth interviews that included both open-ended and closed-ended questions, the researchers collected information demographics characteristics, motivations, and business problems of women entrepreneurs. The findings suggest that women face barriers in obtaining credit and in overcoming negative stereotypes. These and other problems were shown to be more closely related to the type of business than to either background or educational level.

Limitations: no analysis of race or ethnicity

Significance: business start-up, challenges, discrimination effects, barriers/resources, business sustainability

Hisrich, R. D., and O'Brien, M. (1982). The women entrepreneur as a reflection of the type of business. *Frontiers of Entrepreneurship Research*, 54-77.

This study compares women entrepreneurs in traditionally female industries to those in traditionally male industries. Utilizing a questionnaire, the researchers found that there were three aspects of the business that differed between these types of businesses: the nontraditional businesses had more educated owners, higher gross receipts, and “were financed more internally” (p. 61). The key motivations, in both cases, for starting the business: “had an idea for a product or service, desire for financial independence, desire to use a talent or skill, and desire to be one's own boss.” The main challenges encountered were financing problems and issues dealing with people.

Limitations: no information on race or class, the study would have been more meaningful had the researchers provided a separate analysis of the motivations and the challenges/obstacles for traditional business and nontraditional business

Significance: challenges, business start-up, business sustainability

Hisrich, R. D., Brush, C. D., Good, D., and DeSouza, G. (1997). Performance in entrepreneurial ventures: Does gender matter? (Summaries). Retrieved June 7, 2006, from

Frontiers of Entrepreneurship Research 1997 Edition at Babson College Web site: <http://www.babson.edu/entrep/fer/papers97/sum97/hisb.htm>

This study examines the factors that influence business performance and assesses the similarities and differences by gender. A cross-sectional national survey was conducted with businesses being identified according to function (service and manufacturing) and gender. Although the findings indicate an overall similarity between women- and men-owned businesses, some of the differences were: Women gave themselves a higher rating on people skills, women found it more difficult to obtain capital/credit, "a higher percentage of women were satisfied with the way they did their job compared to men," ... and, a shorter business break-even period was experienced by the women entrepreneurs.

Limitations: no information on race, ethnicity, class

Significance: success definition, challenges, discrimination effects, business start-up, business sustainability

Hisrich, R. D., Koiranen, M., and Hyrsky, K. (1996). *A comparison of men and women entrepreneurs: A cross-national exploratory study*. (Summaries). Retrieved June 7, 2006 from, Frontiers of Entrepreneurship Research 1996 Edition at Babson College Web site: <http://www.babson.edu/entrep/fer/papers96/summ96/hisrich.html>

This study examines the perceptions of entrepreneurship to determine if they differ between women and entrepreneurs and men entrepreneurs. A survey was conducted that included entrepreneurs from Northern Europe, the United Kingdom, Ireland, North America, and Australia. The researchers utilized a combination of descriptive statistics and factor analysis to analyze the data. In general, women's perceptions of entrepreneurship were found to be more positive than men's. On attributes such as insolence, selfishness, and hardness, the means for women were lower than for men. "Women scored higher than men in the area of stereotypical entrepreneurial variables (such as activeness, inventiveness, desire to experiment, creativity, effectiveness, working hard, and taking responsibility)."

Limitations: no information on class, race, ethnicity

Significance: business start-up and sustainability may be inferred

Hokkanen, P., Lumme, A., and Autio, E. (1998). *Gender-based non-differences in bank shopping and credit terms*. (Summaries). Retrieved June 9, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/V/V\\_E/V\\_E.html](http://www.babson.edu/entrep/fer/papers98/V/V_E/V_E.html)

"The purpose of this study is to contribute to an improved understanding on how women business own-

ers finance their business." A survey was issued to a sample of women-owned businesses and a corresponding sample of male-owned businesses within a single sector in Finland. The researchers analyzed the data to look for patterns in bank shopping and loan characteristics for each gender. Although the findings indicate very little difference between the genders in banking practices as well as in the size of the loans granted, the researchers point out that Finland has a much longer history of gender equality than many other countries. It would therefore be a mistake to conclude that there is not a continuing need for policy initiatives specifically tailored to female entrepreneurs.

Limitations: no information on class, race, ethnicity

Significance: barriers/resources

Hollander, B. (1990). Women, family, culture, and family business. *Family Business Review*, 3(2), 139-151.

This article explores how family culture impacts the role of women in family businesses. Particular attention is given to how the culture impacts the decision process, and how this in turn may either limit or enhance the options that women have within the business. The approach is to examine family culture in terms of structure, rules, roles, and triangles. The authors conclude that "family businesses are extensions of the family's culture, dynamics, and biases, many of them gender related. . . Family cultural processes can establish perceptions of who should be doing what in the family and the family business" (151).

Limitations: no analysis on race, ethnicity, or class

Significance: barriers, discrimination

Holmquist, C. and Sundin, E. (1990). What's special about highly educated women entrepreneurs? *Entrepreneurship and Regional Development*, 2, 181-193.

The study examines the influence of high levels of education on the motivations that women entrepreneurs provide for launching their own business. Utilizing a questionnaire, the researchers sampled both female and male entrepreneurs in Sweden, and results were compared between three groupings: highly educated women (in Sweden this is greater than 12 years), women entrepreneurs not considered highly educated, and men entrepreneurs not considered highly educated. In general, the findings indicate that nonhighly-educated women and men entrepreneurs share similar motivations for starting a business (e.g., higher turnover, more customers, create one's own job), whereas some of the motivations cited by the highly-educated women entrepreneurs differed (e.g., develop oneself and one's employees) to offer and important service.

Limitations: no information on ethnicity (i.e., ethnic communities within Sweden)

Significance: class could be inferred from educational levels, business start-up, business sustainability

Huq, A., and Richardson, P. (1997). Business ownership as an economic option for middle-income educated urban women in Bangladesh. (Summaries). Retrieved June 9, 2006, from Frontiers of Entrepreneurship Research 1997 Edition at Babson College Web site: <http://www.babson.edu/entrep/fer/papers97/sum97/huq.htm>

This study examines the motivations for starting a business and the challenges and difficulties encountered. Both actual entrepreneurs and potential entrepreneurs were included in the survey, which entailed an open-ended questionnaire. The findings are that some of the most significant challenges encountered by women in Bangladesh are: inadequate capital, inadequate support from family and from promotional agencies in the form of finance, training, information, "a negative social attitude towards women in business, . . . lack of security and freedom of mobility of women." Among the reasons for starting the business: "desire for independence—to be one's own boss, to raise economic returns for the family, to develop a flexibility that caters for the combination of family responsibilities with gainful employment, and to make use of idle time." The question was raised as to what or who constitutes a women entrepreneur because in many of the nontraditional sectors in Bangladesh, women were "fronting" for their husbands.

Limitations: since the study focused solely on middle-income women, there is no information on how class might influence entrepreneurial motivations and problems

Significance: challenges, discrimination effects, barriers/resources, business start-up, business sustainability

Kalleberg, A., and Leicht, K.T. (1991). Gender and organizational performance: Determinants of small business survival and success. *Academy of Management Journal*, 34(1), 136-161.

This study examines attributes of businesses such as type of industry and organizational structure in the attributes of the entrepreneurs to test several hypotheses regarding the relationship between these attributes and business survival and success. Utilizing the yellow pages of the telephone book as a sampling frame, telephone interviews were conducted. The results indicate that there is no relationship between gender of owner and the likelihood of going out of business, no relationship between the size of the business and the likelihood of going out of business, and that earnings growth was also indifferent to the gender of the owner. The only factor found to determine business survival was the age of

the company, the older the business the more likely it is to survive.

Limitations: no analysis of class or race, analysis focused on one small region of the country

Significance: contradicts findings in many other studies that show women-owned businesses tend to have lower earnings growth than men-owned businesses

Kaplan, E. (1988). Women entrepreneurs: Constructing a framework to examine venture success and failure. *Frontiers of Entrepreneurship Research*, 643-653.

This study identifies "key research and theoretical issues in understanding why women make the transition to entrepreneurial careers." Analyzing data from a survey conducted by a state-wide organization of women entrepreneurs, the researcher found that younger women chose entrepreneurship due to disillusionment with the corporate life, and they were desirous of more autonomy and to make more money. Older women chose the entrepreneurship route as a means of workforce reentry. On the whole, the younger women had higher levels of education and more business-related skills, they were also more likely to engage in planning and goal setting than the older women. Because this was a retrospective study, it was not possible to determine the impact of these factors on business success or failure. Future research involving a longitudinal study to examine "how these businesses evolve over time" (p. 653) is needed.

Limitations: no analysis of race or ethnicity, although class may be inferred by educational level

Significance: success definition, business start-up, business sustainability

Kean, R. B., Van Sandt, S., and Maupin, W. (1993). Successful aging: The older entrepreneur. *Journal of Women and Aging*, 5 (1), 25-42.

The impetus for this study is the growing phenomenon of aging persons with inadequate means for supporting themselves. Using a combination of interviews and case studies, the researchers examine motivations, attitudes and attributes contributing toward successful adaptation to life changes. Five significant themes "associated with successful aging of older entrepreneurs" emerged from the analysis: "autonomy, independence, self-reliance, personal effectiveness, and intergenerational support."

Limitations: no analysis of race, ethnicity or class

Significance: definition of success, challenges, effects of discrimination, barriers/resources, business start-up, business sustainability, a look at how age impacts the entrepreneurs' perspectives, it would be interesting to conduct a similar study controlling for race/ethnicity, and class

Kolvareid, L., Shane, S., and Westhead, P. (1993). Is it equally difficult for female entrepreneurs to start businesses in all countries? *Journal of Small Business Management*, 31, 42-52.

This study analyzes and compares women entrepreneur and male entrepreneur perceptions of the business start-up environment in three different regions—the United Kingdom, Norway, New Zealand. Utilizing survey data collected in 1986 by the Society for Associate Researchers in International Entrepreneurship (SARIE) project and controlling for country, the researchers findings indicate that most of the differences in perception were country-based rather than gender-based. The only significant gender-based difference was with respect to the “perception of political uncertainty within the country, with women rating the uncertainty significantly higher than men.”

Limitations: no analysis of class, race or ethnicity within each region

Significance: it may be possible to infer gender-based challenges, barriers/resources from perceptions of political uncertainty

Leahy, K. T., and Eggers, J. H. (1998). *Is gender still a factor in entrepreneurial leader behavior?* (Poster Summary). Retrieved June 9, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/V/V\\_F/V\\_F.html](http://www.babson.edu/entrep/fer/papers98/V/V_F/V_F.html)

This study evaluates differences in leader characteristics controlling for gender, educational level, and management experience and differences in organizational situations controlling for type of industry and management phase to determine “the extent to which they could be used to predict differences in leader behaviors.” The sample was extracted from a database compiled from a previously conducted (1994) management and leadership behavioral survey. The results of the analysis indicate that a “leader’s personal impact” is influenced by organizational situation and that a “leader’s task focus, formal communication, and information processing” is influenced by leader characteristics. “Contrary to popular belief, female entrepreneurs are better at task focus,” while men and women entrepreneurs scored equally well on the relational skills; these findings refute popular notions regarding men’s superior task focus skills and women’s superior relational skills. Although women rated themselves lower on information processing skills than men, the researchers raise the possibility that the perception may not be in line with the reality, since “recent figures have shown that ... female-owned businesses are catching up with their male counterparts.”

Limitations: no analysis by race, ethnicity or class

Significance: challenges, discrimination effects, and barriers/resources could be inferred by women’s perceptions of their information processing skills

Lee-Gosselin, H., and Grise, J. U. (1990). Are women owner-managers challenging our definitions of entrepreneurship? An in-depth survey. *Journal of Business Venturing*, 9, 423-433.

This study consists of an in-depth exploration of women entrepreneurs representing three industrial sectors in the Quebec city area. Using detailed surveys with subsequent in-depth interviews, the researchers explored the characteristics of the business owners along with their businesses, their respective perceptions of what constitutes success, the challenges encountered in establishing the business, and the vision they have for “the future of their firms.” Emerging from the analysis is a theme that suggests that traditional definitions of entrepreneurship need to be revisited and challenged. The future for their firms—a “small and stable business”—that these women envision is one that they value, one that “seems to represent an innovative adaptation to their professional, social, family and personal demands,” and one in which they “seek recognition for what they do.”

Limitations: no analysis of race, ethnicity or class

Significance: definition of success, challenges, barriers/resources, business start-up, business sustainability, challenge to prevailing definitions of entrepreneurship

Longstreth, M., Stafford, K., and Mauldin, T. (1988). Self-employed women and their families: Time use and socio-economic characteristics. *Journal of Small Business Management*, 25 (3), 30-37.

This study explores the allocation of time devoted to entrepreneurial, recreational and household activities for women entrepreneurs from two-parent, two-child households. Using information gleaned from time diaries kept by the women and a questionnaire on “personal and family characteristics,” the researchers conclude that the desire to combine family responsibilities with paid work likely accounts for the relatively high number of female entrepreneurs who spend only part-time managing the business. It is thought that the relatively lower profitability of women’s firms may also be influenced by this desire.

Limitations: no analysis on race, ethnicity or class

Significance: barriers/resources can be inferred from the low contribution of husbands to matters of hearth and home

Loscocco, K. A. (1997). Work-family linkages among self-employed women and men. *Journal of Vocational Behavior*, 50, 204-226.

Using in-depth interviews, this study examines how men and women entrepreneurs view their work-family

connections. The findings indicate that for women, the family life tends to impinge on the work life, whereas for men, the work life tends to impinge on the family life. Although both men and women value flexibility, the women put more emphasis on flexibility that enables balance between work and family life.

Limitations: no analysis of class, ethnicity, race

Significance: challenges, barriers/resources, discrimination effects

Loscocco, K.A., and Leicht, K.T. (1993). Gender, work-family linkages, and economic success among small business owners. *Journal of Marriage and the Family*, 55, 875-887.

This study examines the linkage between family and work for female and male entrepreneurs. Two different models are utilized for the study, one which emphasizes similarities between the genders and another which "assumes deeply rooted institutional and individual bases of gender difference." Analysis of a three-year panel survey indicates that "there is considerable gender similarity in the processes through which business and individual characteristics affect personal earnings..." In some of the factors that are critical to business success, women are at a disadvantage. The family situation directly impacts the success of the business with family characteristics being less of a predictive factor in business earnings for married men than for married women. Another interesting finding is that "single mothers earn more from their businesses than do married men."

Limitations: no analysis of race, ethnicity or class

Significance: definition of success, challenges, highlights issues in the broader cultural context (i.e. home and family) that function as barriers to women

Loscocco, K.A., and Robinson, J. (1991). Barriers to women's small-business success in the United States. *Gender and Society*, 5(4), 511-532.

This study entails a literature review, the purpose of which is to integrate the fragmented information already available to provide insight on why women entrepreneurs are having difficulty achieving parity with men entrepreneurs with respect to the success of their businesses. The researchers conclude from their findings that many women entrepreneurs bring with them the disadvantages they encountered in the corporate world, and that the types of businesses they establish tend to be in those industries that have been bypassed by white males and which do not tend to yield the turnover/receipts that traditional "male" industries yield. The researchers believe that the significant increase in the number of women launching their businesses is to be attributed to the fact that "women... find most of their business opportunities in female-typed fields, suggesting that the major-

ity of opportunities have opened up in areas that encourage white women to enter" (p. 527).

Limitations: no analysis on race, ethnicity, or class

Significance: success definition (assumption about parity with men is based on traditional economic definition of success), challenges, barriers/resources

Loscocco, K.A., Robinson, J., Hall, R. H., and Allen, J. K. (1991). Gender and small business success: An inquiry into women's relative disadvantage. *Social Forces*, 70 (1), 65-85.

This study explores the factors underlying the tendency of women-owned business to generate lower sales volumes than male-owned businesses. Data for the study was obtained via a mail survey sent to members of the Smaller Business Association of New England (SBANE). The researchers found the most significant predictive factor of sales volume and level of income generated to be the size of the business. This accounts for differences in women-owned vs. male-owned businesses since, on average, men-owned businesses are larger than women-owned businesses. Other contributing factors to the gender discrepancy in sales volume is the women's lack of experience relative to men and along with their propensity to establish businesses in industries that are not traditionally as profitable as those established by men. The researchers suggest that future research should look for explanations of business size discrepancy to determine why women-owned businesses are generally smaller.

Limitations: no analysis of race, ethnicity or class although there are class implications given that the sample consisted largely of highly educated entrepreneurs

Significance: definition of success (traditional economic), challenges, barriers/resources

Masters, R., and Meier, R. (1988). Sex differences and risk-taking propensity of entrepreneurs. *Journal of Small Business Management*, 26(1), 31-35.

This study examines risk-taking propensities for entrepreneurs and managers and compares female entrepreneurs with male entrepreneurs and entrepreneurs with managers. The Choice Dilemma Questionnaire was mailed to a representative sample of entrepreneurs and managers in the Midwestern United States. The findings indicate that there are no significant differences in risk-taking propensities between women entrepreneurs and men entrepreneurs. It was also found that no differences exist between managers and entrepreneurs. "The finding on male versus female entrepreneurs departed from findings published prior to the 1970s."

Limitations: no analysis on race, ethnicity or class

Significance: the change in women's risk-taking propensities from the 1970s may be indicative of cultural/societal paradigm changes

McGrath, R. (1992). More like each other than anyone else?

A cross-cultural study of entrepreneurial perceptions. *Journal of Business Venturing*, 7(5), 419-430.

The objective of this study was to examine the idea that there exists a common set of perceptions among all entrepreneurs about themselves and others, and that this set of core beliefs may be linked to entrepreneurial behavior. Survey responses from entrepreneurs in nine countries were analyzed. The findings indicate that “there are a core set of perceptions” held by entrepreneurs that transcend country/cultural differences.

Limitations: no analysis on gender or class

Significance: the pervasiveness of the core set of beliefs may be indicative of the influence of the particular discourse out of which the notion of entrepreneurship originally arose

Mescon, T. S., Stevens, G. E., and Vozikis, G. S., (1983/1984, Winter). Women as entrepreneurs: An empirical evaluation. *Wisconsin Small Business Forum*, 2(2), 7-17.

This study examines women entrepreneurs in the real estate business in the state of Arizona. Using questionnaires, the researchers examine descriptive data along with assessing responses to the Rotter’s Locus of Control Scale. Among the findings are that a large percentage of the women started their business at age 30 or after, more than half had fathers who were also entrepreneurs, and most funded their business from their savings with a very small proportion relying on banks for financial support. On the Rotter Scale, the findings indicate that women entrepreneurs reveal stronger entrepreneurial tendencies than has traditionally been assumed.

Limitations: no analysis of race or ethnicity

Significance: business start-up, business sustainability, barriers/resources, challenges

Miskin, V., and Rose, J. (1990). Women entrepreneurs: Factors related to success. In *Frontiers of Entrepreneurship Research*, 27-38.

This study analyzes differences between female and male entrepreneurs particularly as they relate to profitability. The findings from the survey indicate that although there are gender differences, these were not good predictors of profitability. Those factors influencing profitability were quite different between the two groups. For example, “neither previous experience nor ownership is significantly related to profitability of women respondents even through previous ownership is significant for male entrepreneurs” (p. 35). The study also includes information that may reflect socialization differences between women and men.

Limitations: no analysis of race, ethnicity or class

Significance: definition of success (traditional econom-

ic), challenges, resources/barriers, business sustainability  
 Moore, D. P. (1990). An examination of present research on the female entrepreneur—suggested research strategies for the 1990’s. *Journal of Business Ethics*, 9 (4/5), 275-281.

This study evaluates the research currently available to isolate gaps and inadequacies and to make recommendations for future research. The researcher finds the current research to be fragmentary and focuses on only “small segments of the female entrepreneurial population,” and points out the need for the further development of an appropriate research paradigm. Among the other gaps uncovered during the review of the literature is that the methods and tools often employed are those that were “developed in other areas and are neither reliable nor valid.” Most of the sample data has been collected by questionnaires, and the researcher recommends that “a sound case approach applied across a number of entrepreneurs in a uniform way should lead to a wealth of information on the entrepreneurs from which theory can evolve” (p. 279).

Limitations: no emphasis on minority women or on the significance of culture and class in developing the new research paradigm

Significance: the omissions of the researcher highlight the need for bringing race, ethnicity, culture, etc. into the discussions about an appropriate definition of an entrepreneurial and regarding the development of a research paradigm that encompasses all of these

Neider, L. (1987). A preliminary investigation of female entrepreneurs in Florida. *Journal of Small Business Management*, 25, 22-29.

This study examines the characteristics of female entrepreneurs within the context of previous research that has analyzed three these three areas: personal characteristics of the entrepreneurs, issues/barriers that they encounter, and the organizational characteristics of their business. The researcher frames the study by discussing some of the findings of previous research in these three areas. A combination of interviews, psychological tests and observations of some companies was utilized to obtain the data. The findings are that the most significant problems encountered are “reluctance to delegate responsibility” and tension resulting from the conflicting demands of the personal life with career goals and goals for the business. The most significant strengths were found to be “high energy levels” and the “ability to influence others.” From an organizational standpoint, “the firms ... tend to be relatively unstructured. Most of these companies are run rather leanly, and their founders are reluctant to consider external funding sources. The women entrepreneurs make all major decisions them-

selves." In comparing the results of this study with others, the researcher found entrepreneurial motivations and behavior to be similar for men and women.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources, business start-up, business sustainability

Nelson, G.W. (1987). Information needs of female entrepreneurs. *Journal of Small Business Management*, 25(1), 38-44.

This study consists in an assessment of the entrepreneurs' perceptions of the information most needed at the point of launching their business. The sample chosen for the study were women who were considered "disadvantaged" in terms of their work experience and their level of education. The study was conducted by asking women to rate listing of information needs that were gleaned from previous studies, the point being to rate them according to their "start-up value." The findings indicate that the highest ranked information needs are in the area of "networking, accountants, and business and professional organizations." All of these were anticipated by the researcher. What was not expected however, is the high ranking given to "advice of a significant other."

Limitations: no analysis of race, ethnicity or class

Significance: business start-up

Nelson, G.W. (1989). Factors of friendship: Relevance of significant others to female business owners. *Entrepreneurship: Theory and Practice*, 3 (4), 7-18.

This study consists of an exploration of the "identity, characteristics, and business contributions of persons designated significant others," the intent being to determine what stands out as the most significant determinant for consulting significant others for assistance in establishing and maintaining the business. The findings indicate that the decisions to consult significant others for assistance with the business are generally quite practical, they are based on the capacity of such persons to provide assistance.

Limitations: no analysis of race, ethnicity or class

Significance: business start-up, business sustainability

Olm, K. and Carsrud, A. and Alvey, L. (1988). The role of networks in new venture funding of female entrepreneurs. A continuing analysis. *Frontiers of Entrepreneurship Research*, 658-659.

This study explores the role of business networks in obtaining formal funding for launching a business. The particular impetus of the study comes from other research indicating that although women perceive difficulties in obtaining such funding, there is evidence of "a high degree of cooperation exhibited by banks in the funding process for women-owned businesses." A survey instrument was utilized to collect the data. The results of

this research confirmed the findings of other research that banks and lending institutions do not exercise bias in loan issuance where women entrepreneurs are concerned. The most significant finding was that women increased their chances of obtaining formal funding relative to their access to alternate (informal) sources of funding; the more informal funds they had access to, the more likely they were of obtaining funds from formal lending institutions.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources

Olson, S. F. and Currie, H. M. (1992). Female entrepreneurs. Personal value systems and business strategies in a male-dominated industry. *Journal of Small Business Management*, 30, 49-57.

This study analyzes the association between core values and the strategic planning that men and women entrepreneurs undertake with regard to their businesses. The results indicate that women tend to align their strategic planning more closely with their core values than do the men. While the researchers maintain that the decisions of women entrepreneurs are more "emotionally-influenced" than men, this assertion may be misleading as it suggests that women do not deliberate over their planning and decisions as rationally as do men.

Limitations: no analysis of race, ethnicity or culture

Significance: business start-up, business sustainability

Pellegrino, E., and Reece, B. (1982). Perceived formative and operational problems encountered by female entrepreneurs in retail and service firms. *Journal of Small Business Management*, 20 (2), 15-24.

This study examines the perceptions of women entrepreneurs in Roanoke Virginia with respect to the challenges of business start-up and operation. Utilizing interviews, the researchers found that most of the women encountered few serious obstacles in launching their businesses. Operational issues were cited in the form of financial management, record keeping and advertising, but the respondents did not view their gender as being a significant determinant of the problems they encountered.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources, business start-up, business sustainability

Price, C. and Monroe, S. (1992). Educational training for women and minority entrepreneurs positively impacts venture growth and development. *Frontiers of Entrepreneurship Research*, 216-230.

This longitudinal study, the intent of which was to determine the impact of entrepreneurial training programs on business success, was conducted using questionnaires and interviews to determine the success of

the Premiere “Fast Trac” programs. Such programs were introduced in 1986 in the effort to counteract the increasing failure rate of many of the minority-owned businesses. The findings indicate that these training programs which include “writing sound business plans, counseling, networking, capital/financial planning” have proven to be highly effective in mitigating high risk business ventures and stabilizing and growing them.

Limitations: no analysis of class, and no separate analysis of women as minorities

Significance: challenges, resources/barriers, business start-up, business sustainability

Ramsey, V.J., Williams, J. H., and Mendez, K. (1994). *Research on minority-owned businesses: Review, critique and future direction*. (Research report). Houston: Jesse H. Jones School of Business, Texas Southern University

This study consists of a critique of the research “on minority-owned businesses” utilizing all articles on the subject contained “in the three major small business and entrepreneurship journals.” The findings indicate that very little is actually known about such businesses largely because the little empirical research is based on methodologies that are problematic (e.g., samples were not representative of the population of minority entrepreneurs, and the nonempirical studies focus more on programs to assist minority entrepreneurs than they do the actual businesses). The researchers recommend that a more comprehensive literature review be undertaken, that new theories and models be developed in which to ground the research, that more “in-depth research” (p. 11) be engaged in. They also emphasized the need for a nation-wide database that is more representative of the population of businessowners.

Limitations: no discussion or recommendations about analysis by gender or class

Significance: clarifies deficit in the research

Rosa, R., and Hamilton, D. (1994). Gender and ownership in UK small firms. *Entrepreneurship Theory and Practice*, 18(3), 11–28.

This study arose out of a perceived need to address the tendency to assume that women entrepreneurs are generally sole owners, when in fact the reality is that many women partner with other owners. Using interviews, the researchers evaluate male and female entrepreneurs in the U.K. in three different industrial sectors. The findings suggest differences in the ownership profile of women and men entrepreneurs in terms of the frequency of partnership, the type of partnership and the extent (i.e., number of owners) of the partnership. For example, “female respondents tend to be significantly associated with just one other owner, while male respondents are much more likely to be associated with

four or more other owners” (p.23).

Limitations: no analysis on race, ethnicity or class

Significance: barriers/resources (implicit)

Rozier, C.K., and Thompson, M. (1990). Female entrepreneurs in a female-dominated health profession: An exploratory study. *Journal of Development Entrepreneurship*, 3(2), 149–163.

This study examines patterns in the decisions of female physical therapists to start a business. It is of particular interest because physical therapy is a female-dominated profession, and yet a significant majority of physical therapy practices are owned by male physical therapists. The study was conducted using unstructured, in-depth interviews. The findings indicate that many of the women had prior management experience and dissatisfaction with their career served as an impetus for starting a business. They expressed a desire for more autonomy to do things their own way, they experienced a conflict regarding standards, and had “been thwarted in their ability to do the kinds of things they knew needed to be done.”

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources, business start-up, business sustainability

Scherer, R., Brodzinski, J.D., and Wiebe, F. (1990).

Entrepreneur Career Selection and Gender: A socialization approach. *Journal of Small Business Management*, 28(2), 37–43.

The study examines the influence of socialization on decisions to enter into entrepreneurship. Data was obtained from students who were involved in a career decision making process. The findings indicate more males have career aspirations that include entrepreneurship than females do. “Contributing most to this difference is the expectation of entering into an entrepreneurial career.” Another predictor of aspirations for entrepreneurship is self-efficacy, while education and training seem to have little bearing on the decision. The researchers conclude that “cultural conditioning may have the greatest impact on channeling women away from the entrepreneurial decision.” This points to the need to providing venues through which women can gain confidence in their own competence to succeed at running a business.

Limitations: no analysis of race, ethnicity or class

Significance: barriers/resources

Schwartz, E. B. (1976). Entrepreneurship: A new female frontier. *Journal of Contemporary Business*, 5 (1), 47–76.

This study examines characteristics and attitudes of women entrepreneurs and men entrepreneurs. The findings indicate that women and men entrepreneurs are quite similar in terms of their makeup. The challenges

most often confronted by the women in the study were discrimination in gaining access to credit. They also tended to underestimate the operating costs of the business and the costs involved in marketing the product or service. The primary factors motivating women to launch their own businesses was a desire for independence, and a desire for job satisfaction and a sense of achievement.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, discrimination effects, business start-up, business sustainability

Scott, C. E. (1986). Why more women are becoming entrepreneurs. *Journal of Small Business Management*, 24, 37-44.

This study examines the reasons for launching a business within the context of two hypotheses that have been posited as reasons why there has been such a significant growth in the number of women entering entrepreneurship: in the corporate environment women find themselves unable to get into the upper ranks of the business; entrepreneurship provides them with the flexibility they require for raising children. Two studies were conducted via the use of surveys, one involving both women entrepreneurs throughout the state of Georgia, and another one involving both female and male entrepreneurs in the Atlanta area for purposes of comparison. Among other things, the findings suggest that the "challenge of entrepreneurship" may be more important to women than to men, while for men, "being the boss" is more important. Men seemed to be more surprised by the difficulties encountered in entrepreneurship than women. Most of the women relied on the business to provide a primary source of income.

Limitations: no analysis on race, ethnicity or class

Significance: challenges, barriers/resources, business start-up, business sustainability

Sexton, D. L., and Bowman-Upton, N. (1981). Female executives and entrepreneurs: A preliminary comparison. *Frontiers of Entrepreneurship Research*, 40-46.

This study analyzes and compares the psychological characteristics of women entrepreneurs and women executives. Although other similar studies have been conducted in the past, they have generally focused on males. Using surveys, the intent of the researchers was to determine whether popular myths about the psychological differences between entrepreneurs and executives can be substantiated. The findings suggest that, contrary to the myth, there are more similarities between the two than there are differences.

Limitations: no analysis of race, ethnicity or class

Significance: business start-up, business sustainability

Sexton, D. L., and Kent, C. A. (1990). Female and male entrepreneurs: Psychological characteristics of their role in

gender-related discrimination. *Journal of Business Venturing*, 5(1), 29-36.

This study examines the psychological traits of women and men entrepreneurs who have similar growth-oriented businesses. The findings suggest that there are fewer differences than there are similarities. The differences came out in energy levels and in risk taking, with women scoring lower than men in both of these areas.

Limitations: no analysis of race, ethnicity or class

Significance: challenges

Smeltzer, R. R., and Fann, G. L. (1989). Gender differences in external networks of small business owners/managers. *Journal of Small Business Management*, 27(2), 25-32.

This study examines several questions related to both the manner of obtaining information and the types of information sought after by women and men entrepreneurs outside of their businesses. The key question compares the "personal information sources" sought after by women with those sought after by men. Subsidiary questions deal with the extent to which men and women consult impersonal vs. personal sources of information, and the types of information sources, both personal and impersonal, sought after by both. Semistructured interviews were utilized to gather the information. The findings suggest that female entrepreneurs network as much for information as they do to seek out social support. While men participate in networks informally, women tend to formalize their participation in networks and usually network with other women.

Limitations: no analysis of race, ethnicity or class

Significance: challenged, barriers/resources

Smith, N. R., and McCain, G., and Warren, A. (1982). Women entrepreneurs really are different: A comparison of constructed ideal types of male and female entrepreneurs. *Frontiers of Entrepreneurship Research*, 68-77.

Using a scale constructed to measure entrepreneurial types, this study compares the attitudes and behaviors of female and male entrepreneurs with two patterns of entrepreneur that "represent the extreme types of a range which were found to be related to the manner in which they operate their firms." The Crafts-oriented entrepreneur tends to be rigid and while the Opportunistic entrepreneur tends to be more adaptable. The information was obtained via a mail-in questionnaire to entrepreneurs in the San Francisco area. The findings suggest an Opportunistic entrepreneur pattern of behavior and attitudes for women, while they suggest a Crafts-oriented entrepreneur pattern for men.

Limitations: no analysis of race, ethnicity or class

Significance: it raises the question of what really constitutes an 'entrepreneur'; how is an entrepreneur to be defined?

Smith, P. L., Smits, S. J., and Hoy, F. (1992). Female business owners in industries traditionally dominated by males. *Sex Roles*, 26(11-12), 485-496.

This study examines and compares characteristics of female and male entrepreneurs within the construction, manufacturing, and wholesale distribution businesses. Surveys were utilized to obtain "demographic, personality, and job-related" information. The findings suggest female entrepreneurs were less likely to be married than males; female-owned businesses were not likely to be established as long as male-owned businesses; female entrepreneurs generally had less industry experience than male entrepreneurs; the proportion of female hires was likely to much higher in female-owned businesses.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources

Srinivasan, R., Woo, C. Y., and Cooper, A. C. (1994).

Performance determinants for male and female entrepreneurs. (Summaries). Retrieved June 9, 2006, from *Frontiers of Entrepreneurship Research* 1994 Edition at Babson College Web site: <http://www.babson.edu/entrep/fer/papers94/raji.htm>

This study evaluates determinants for firm survival and determinants for firm growth for female and male entrepreneurs. The study was conducted over a three-year period using surveys distributed to members of the National Federation of Independent Businesses "who reported that they had recently become business owners." The findings suggest that survival determinants are similar for female and male entrepreneurs. The differences are revealed in the determinants for growth with "motivational variables" playing "a more significant role for the women." Additionally, their probability of growth seems to be enhanced by being in a professional industry.

Limitations: no analysis of race, culture or class

Significance: success definition, business sustainability

Stallings, S. L. A. (1992). Research note: the emergence of American Indian enterprise. *Family Business Review*, 4(4), 413-416.

This study examines the characteristics of entrepreneurs within the Native American population. Data from the "1987 Survey of Minority-Owned Enterprises" published by the U.S. Bureau of the Census is utilized. The findings suggest that a significantly lower percentage of businesses are Indian-owned than non-Indian owned with a ratio of 9-to-1; the government program for capital grants to Indian-owners is underfunded by one-third to one-half of the actual need.

Limitations: no analysis of gender

Significance: challenges, barriers/resources

Starr, J., and Yudkin, M. (1996). *Women entrepreneurs: A review of the current research*. Wellesley, MA: Wellesley College, Wellesley Centers for Women.

This study consists of an extensive literature review for the purpose of adding to the profile of women entrepreneurs and establishing a solid foundation of knowledge on which to base policies, training, funding priorities, advice, etc. In their review the researchers "profile some of the recent trends and portray the economic impact of women-owned businesses." The findings indicate areas of research warranting further research, including: comparisons of the careers and career paths of women executives and women entrepreneurs, functional and operational issues in women-owned businesses, impact on business size on problems faced and solutions developed by women entrepreneurs, needs for training, products, and services.

Limitations: does not include a profile by race or ethnicity

Significance: business start-up, sustainability, challenges, barriers/resources

Stevenson, L. A. (1986). Against all odds: The entrepreneurship of women. *Journal of Small Business Management*, 24, 30-36.

This study analyzes previous research on entrepreneurs, and evaluates both the type and methods of the research, along with the findings and the limitations. The findings suggest that although women emerge as better-educated, this is mainly in liberal arts, not business. Marital status emerges as significantly different between female and male entrepreneurs, with more men married than women. Women indicate that they are generally expected to carry on with all the household responsibilities in addition to running the business. They generally receive little support from husbands in running the business, while men entrepreneurs tend to get uncompensated, support from their wives, and find that their family life does not generally conflict with their business goals. The researcher points out that the limitations of this research are that it tends to be male-centric, that the male entrepreneur has been established as the norm against which female entrepreneurs are compared. Additionally, the methodology is problematic in that it has consisted largely of standardized questionnaires that have a stereotypical bias. Studies conducted in this detached manner miss the uniqueness of women entrepreneurs that would emerge during an in-depth interview process.

Limitations: no analysis of research regarding race, ethnicity or class

Significance: challenges, barriers/resources, business start-up

Stoner, C. R., Hartman, R. I., and Arora, R. (1990). Work-home role conflict in female owners of small businesses: An exploratory study. *Journal of Small Business Management*, 28 (1), 30-38.

Using surveys, this study examines "the content and nature" of the conflict the work role and the home role as experienced by women entrepreneurs in Illinois and California. The findings indicate that a majority of women do experience significant conflict between running the business and the role they have in the home. Many felt that they came home far too exhausted to engage in their personal interests. The researchers also found that those women who reported lower satisfaction with their marriage also reported a higher level of work-home role conflict. There is also a relationship between business satisfaction and life satisfaction.

Limitations: no analysis of race, ethnicity or class

Significance: challenges, barriers/resources

Tan, W., and Fock, S. (1998). *Coping with growth transitions in Asian family business: Key success factors in Singapore*. (Summaries). Retrieved on June 12, 2006, from Frontiers of Entrepreneurship Research 1998 Edition at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/VI/VI\\_C/VI\\_C\\_text.htm](http://www.babson.edu/entrep/fer/papers98/VI/VI_C/VI_C_text.htm)

Using in-depth case studies entailing semi-structured interviews, this study examines five Chinese family businesses located in Singapore that have successfully transitioned into at least the second generation of the business. The findings suggest that it was adherence to cultural, family values that was one of the determining factors in the successful outcome of these ventures. This contradicts the assumption in the literature that Chinese must jettison their family values and cultural heritage to run a business successfully. Another key success factor was that the second generation of business owners sought the involvement of outside professionals.

Limitations: no analysis on gender or class

Significance: challenges, barriers/resources

Tigges, L. M., and Green, G. P. (1994). Small business success among men- and women-owned firms in rural areas. *Rural Sociology*, 59(2), 289-310.

This study examines the factors that determine success for men and women entrepreneurs in rural Georgia. The information was obtained using interviews. The findings indicate men-owned firms tend to have higher sales and income than women-owned firms. The most important determinants of success are the organizational characteristics of the business: firm size, corporate status, and industrial sector. "Though significant, the owner's gender is less important than these organizational characteristics."

Limitations: no analysis of race, ethnicity or class

Significance: barriers/resources, business start-up, business sustainability

Van Auken, H. E., Rittenburg, T., Doran, M., and Hsieh, S. (1994). An empirical analysis of advertising by women entrepreneurs. *Journal of Small Business Management*, 32(3), 1-10.

This study examines the advertising means and methods utilized by female entrepreneurs in both the business start-up year and the current year. Using a nationwide survey, the researchers compare these results from a similar study conducted previously. Similarly to the previous study, the results indicate that the advertising methods utilized in the start-up year are key determinants of those utilized in the current year. The current study revealed a higher percentage of entrepreneurs utilizing referrals, community events, the telephone directory, and fliers than the previous study indicated.

Limitations: no analysis on race or ethnicity and class

Significance: business start-up, business sustainability, and challenges, though not explicitly analyzed, can be implied

Watkins, J., and Watkins, D. (1983). The female entrepreneur: Her background and determinants of business choice—some British data. *Frontiers of Entrepreneurship Research*, 271-288.

Using semistructured interviews this study analyzes various characteristics of a group of women and a group of men entrepreneurs in the U.K. with the intent of determining the factors underlying the business choice. The findings suggest that the type of industry that women tend to choose are those that are stereotypically labeled as "feminine." While in some cases the choice is a conscious one, there are indications that often the choice is involuntary due to structural restrictions confronted by women both in terms of equality of opportunity and in terms of prior education.

Limitations: no analysis on race, ethnicity, or class

Significance: challenges, effects of discrimination, barriers/resources, business start-up

Weeks, J. R. (1997). Styles of success: The thinking and management styles of women and men entrepreneurs. *A Leadership Journal: Women in Leadership - Sharing the Vision*, 2(1), 109-124.

Using a management assessment tool and focus groups, this study evaluates the management styles and the types of thinking for a small group of women and men entrepreneurs across six U.S. cities. The findings suggest that although men and women entrepreneurs are similar in many respects, there are areas of significance difference between men and women, particularly with regard to their decision-making styles. Whereas men tend to rely more on logic, women rely more heavily on

intuitive decision-making and tend to be more balanced in terms of right- and left-brain thinking.

Limitations: no analysis on race, ethnicity or class

Significance: success definition

Women's World Banking. (1995). *Innovative banking for microbusiness: Report on the WWB capital access initiative for low income entrepreneurs in North America*. New York: Brown, V.S.

This study analyzed the experience of low-income, moderate-income, and above-moderate-income women entrepreneurs using a mixed-methods approach: a mailed questionnaire and focus groups. The methodology utilized was a mailed questionnaire and focus groups. The research team found that "although the quantitative survey revealed that women in the lower income category were more pessimistic about their business venture than above-moderate-income women, low-income women who participated in in-depth interviews and focus groups had high aspirations for their businesses and were looking for opportunities to expand and grow. Many of them had overcome considerable business obstacles to get to the point of owning their businesses and these women displayed in unwavering commitment to their ventures. In contrast, many of the participants in the focus group of higher income women entrepreneurs seemed to want to keep their businesses at a comfortable level. (p. 11). Among the greatest challenges for the low-income and moderate-income women were lack of access to credit and "patronizing account officers." Among the low-income women, poor personal credit histories served as a major obstacle to acquiring small business loans.

Limitations: no analysis of race or ethnicity

Significance: Challenges, effects of discrimination, barriers/resources

Wong, B., McReynolds, B. S. and Wong, W. (1992). Chinese family firms in the San Francisco Bay area. *Family Business Review*, 4(4), 355-372.

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"The study examines the role of ethnicity and kinship in the economic adaptation of Chinese family firms in the San Francisco Bay area." These firms have adapted and succeeded through kinship ties and traditional values. The researchers gathered information utilizing participant observations, interviews and "in-depth conversations with a small group of key informants" (362). The researchers conclude: "Any attempt to study ethnic entrepreneurship must recognize the complicated and continually changing relationships between various ethnic cultures and the larger economic, political, and social environments in which they exist" (369).

Limitations: no separate analysis of women

Significance: business start-up, business sustainability, barriers and resources, effects of discrimination

Young, N. (1998). *The structure and substance of African American entrepreneurial networks: Some preliminary findings*. Retrieved June 12, 2006, from *Frontiers of Entrepreneurship 1998 Edition* at Babson College Web site: [http://www.babson.edu/entrep/fer/papers98/IV/IV\\_D/IV\\_D\\_text.htm](http://www.babson.edu/entrep/fer/papers98/IV/IV_D/IV_D_text.htm)

The study examines the challenges encountered by African American entrepreneurs in their attempts to launch and sustain a business. The researcher points out that while many such studies have focused on the deficiencies in human and financial capital, more light can be shed on the topic by focusing on the social structure. Structured interviews were utilized to obtain the information. The findings suggest that "the ability of many African Americans to recognize entrepreneurial opportunities is conditioned by their positions in the social structure. . . ." Additionally, the researcher found that African American entrepreneurs tend to establish much smaller networks.

Limitations: no analysis on gender or class

Significance: barriers/resources

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