TRANSFORMING INEQUALITY INTO OPPORTUNITY: RACE, GENDER AND THE MAKING OF WOMEN ENTREPRENEURS

A dissertation presented

By

Nakeisha M. Cody

Submitted in partial fulfillment of the requirements for the degree of Doctor of Philosophy in Sociology in the College of Social Sciences and Humanities of Northeastern University
August 2017
Transforming Inequality into Opportunity: Race, Gender, and the Making of Women

Entrepreneurs examines the impact of racial and gender discrimination on women’s ability to start and sustain their businesses. Women, especially women of color, lag behind in business ownership when compared to their White and male counterparts. Yet the social factors that contribute to these disparities are less clear because women of color are rarely the focus of investigation. To address this gap in the social science literature, this dissertation project utilizes 35 qualitative interviews with Black and White women business owners to understand their entry in entrepreneurship. I argue that women’s motivation for engaging in entrepreneurship is the result of a paradox: systems of inequality simultaneously foster and constrain business ownership amongst women. My findings indicate that gender does influence women’s entry into entrepreneurship. However, there are racial differences in women’s motivations for becoming a business owner, as well as their ability to access critical resources to start their ventures. For instance, Black women start businesses to care for communities, as well as their own children, while White women typically start businesses solely to care for their children. Additionally, White women must deal with gender discrimination when accessing business resources, while Black women must contend with both gender and racial discrimination when attempting to access business support. Thus, while entrepreneurship offers many benefits for women, including greater career satisfaction and work-life balance, women entrepreneurs do not escape the race and gender-based challenges that also exist within the labor market.
ACKNOWLEDGMENTS

First, I would like to show gratitude to my committee for helping me to complete my dissertation. Thank you Dr. Daniel Faber, Dr. Gordana Rabrenovic, Dr. Amilcar Barreto, and Dr. Ineke Marshall for your support. I could not have completed this project without your positive encouragement and willingness to see me through this process. I am forever grateful. I would also like to thank my parents and brother; Gail, James, and Brandon. I love the three of you very much and dedicate this dissertation to you.

Additionally, I would also like to acknowledge my large extended family. When I reflect on my life, some of my fondest memories and most formative experiences took place during my childhood. Thus, I would like to thank my aunts, uncles and cousins for providing me with a warm and nurturing environment that enabled me to become the person I am today. I would also like to recognize my grandmothers Henrietta Reed and Edith Cody. Although you did not live to see me complete my dissertation, so much of my interest in the work that women do is rooted in your efforts to care for family and ensure the success of your children. Your work ethic, and commitment to education and a better future for your loved ones, is the reason why I am here today.

I would also like to recognize the women who agreed to participate in the study. Sharing your life stores, including your success and hardships is not always an easy thing to do. Thus, thank you for allowing me to tell your stories.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abstract</td>
<td>2</td>
</tr>
<tr>
<td>Acknowledgments</td>
<td>4</td>
</tr>
<tr>
<td>Table of Contents</td>
<td>5</td>
</tr>
<tr>
<td>Introduction</td>
<td>6</td>
</tr>
<tr>
<td>Chapter One: Literature Review and Overview of the Project</td>
<td>29</td>
</tr>
<tr>
<td>Chapter Two: Research Design and Methodology</td>
<td>68</td>
</tr>
<tr>
<td>Chapter Three: Biological and Community Mothering as a</td>
<td>115</td>
</tr>
<tr>
<td>Motivating Factor for Entry into Entrepreneurship for Black and White Women</td>
<td></td>
</tr>
<tr>
<td>Chapter Four: Getting Connected: How Women Access Resources to Start their Business</td>
<td>158</td>
</tr>
<tr>
<td>Chapter Five: Creating Opportunity: Race, Gender and Access to Social and Cultural Capital</td>
<td>200</td>
</tr>
<tr>
<td>Conclusion: Summary of Findings, Contributions to Sociological Debates, Policy Implications, and Areas of Future Research</td>
<td>231</td>
</tr>
<tr>
<td>References</td>
<td>249</td>
</tr>
<tr>
<td>Appendix A: Interview Questionnaire</td>
<td>268</td>
</tr>
<tr>
<td>Appendix B: Demographic Survey</td>
<td>272</td>
</tr>
<tr>
<td>Appendix C: Participant Recruitment Script and Informed Consent</td>
<td>275</td>
</tr>
</tbody>
</table>
Introduction

Entrepreneurship has long been regarded as an important part of achieving prosperity and success within the United States. For many marginalized groups, business ownership is a vehicle towards upward mobility, allowing greater access to wealth and power (Butler 1991; Light 1972; Wingfield 2008). The all too familiar story of the individual who starts with something small, which eventually grows into a thriving business, is part of the American ethos that one’s success, (regardless of social and economic barriers), is based upon hard work, personal responsibility, and being smart. Despite this ideology of individualism, business ownership in the United States remains unequal. Businesses owned by women, especially women of color, continue to lag behind businesses owned by men and Whites.

Women-owned businesses in America are making great strides. According to the United States Small Business Administration (2017), there are approximately 27.2 million privately held firms in the United States. These businesses have almost $12 trillion in sales and employ 56 million people (US Small Business Administration 2017). Women-owned businesses accounted for 9.9 million of this total (36%), generated $1.4 trillion in sales, and employed 8.4 million people. If we expand the definition of women-owned businesses to include those jointly owned by men and women, this percentage increases from 36% to almost 50% (US Small Business Administration 2017)! The majority of women-owned businesses are concentrated in other services (1.9 million firms), health care and social assistance (1.6 million firms), professional, scientific, and technical services (1.3 million firms), administrative and support, waste management and remediation services (1.1 million firms), and retail trade (1 million firms) (National Women’s Business Council 2012). As business owners, women have a major impact on the nation's economy. In some industries, women control a significant share of the business,
owning more than 50% of all firms operating in health care and social assistance (64.6%) educational services (56.9%) and other services (52.0%) (National Women’s Business Council 2012). In particular, health care and social assistance is one of the largest small businesses and overall employers within the United States (US Census 2017a).

Minority owned firms are also making progress. There are currently 8 million minority-owned businesses (US Small Business Administration 2016). These businesses generated $1.38 trillion in revenue and 7.2 million jobs to the economy (US Small Business Administration 2016). Minority-owned firms are concentrated in taxi and limousine services (67%), home healthcare services (61%), child day care services (60%), personal care services (58%), urban transit systems (56%), interurban and rural bus transportation (55%), seafood product preparation and packaging (53%), dry-cleaning and laundry services (52%), grocery stores (51%), and charter bus services (51%) (US Small Business Administration 2016). From 2007 to 2012, minority-owned businesses created 2 million businesses, compared to the 1 million businesses created by nonminority-owners (US Small Business Administration 2016). The growth and importance of women-owned and minority-owned firms not only reflects the evolving diversity of the United States population but is also a testament to the social and economic gains achieved by women and minorities through the Civil Rights and women’s movements. However, it is also important to point out that business ownership remains unequal across racial, ethnic and gender categories. Women-owned businesses continue to fall behind in the number of businesses owned, revenue, and employees. For instance, male-owned firms account for 14.8 million businesses (compared to the 9.9 million businesses owned by women), $9.4 trillion in sales (compared to the $1.4 trillion in sales generated by women), and employed 41 million people (compared to the 8.4 million people women-owned businesses employed) (US
Further, on average, women-owned businesses had lower receipts; earning $1.3 million in comparison to male-owned businesses, which earned $3.3 million (US Small Business Administration 2017).

There are also notable racial and ethnic differences in business ownership. For instance, while minorities make up 40% of the United States population, they only account for 30% of the businesses owned in the US. Additionally, the rate of business ownership is highest within Asian communities and lowest within Black and Hispanic communities. The rate of business ownership in the Asian community is 12%, followed by American Indian and Alaskan Native (11%), Native Hawaiian and Other Pacific Islander (10%) and Whites (10%). In comparison, the rate of business ownership for Blacks is 7%. At 6%, the Hispanic community had the lowest rate of business ownership (US Small Business Administration 2016). Additionally, businesses owned by minorities remain concentrated within industries that generate the fewest financial rewards, and employ fewer people in comparison to non-minority owned businesses (United States Census 2017a).

One salient feature of women-owned and minority-owned businesses is the prevalence of women of color. There are approximately 3 million firms owned by women of color in the US. These businesses employ 1.4 million people and generate $226 billion in revenues annually (National Association of Women Business Owners 2017). Between 2002 and 2012, the number of non-minority and women-owned businesses grew by just 9%, while the number of minority women-owned businesses grew by 315% (US Small Business Administration 2017)! Additionally, women of color owned almost 50% percent of all minority-owned business, compared to non-minority women who owned only 32% of firms in their demographic (US Small Business Administration 2017). Yet these women of color lag behind their White female
and male counterparts. Although the number of women of color-owned businesses have grown within the past decade, and maintain a significant impact on communities of color, these businesses lag behind in revenue. On average White male-owned businesses had the highest sales (3.6 million), followed by minority men (1.8 million), and non-minority and women-owned businesses (1.4 million). In comparison, minority women averaged only $879,000 in sales (US Small Business Administration 2017).

Businesses owned by African American women lag behind in comparison to other groups. Since 2007, the number of businesses owned by Black women has increased by 67% (National Women’s Business Council 2012). Currently, there are approximately 1.5 million Black women-owned businesses (National Women’s Business Council 2012). Although these businesses generated receipts of $21 billion, only 3% of these businesses had employees (National Women’s Business Council 2012). When compared to all other firms, African-American women-owned businesses generated the lowest sales (only $585,000 in sales) (US Small Business Administration 2017).

Yet, Black women significantly impact entrepreneurship in African American communities. Black-owned firms are making considerable progress. There are 2.6 million African American-owned firms nationally, up from 1.9 million or 34.5% from 2007 (US Census 2015). This is 9.4% of the national total. African American-owned firms generated $136 billion in annual economic output and created approximately 910,000 jobs (Minority Business Development Agency 2012). The majority of Black-owned firms are concentrated in the health care and social assistance sector (19.2%). Most striking is the fact that businesses owned by Black women account for almost 60% of all businesses owned by African Americans (US Small Business Administration 2017)!
A key explanations for Black women’s low revenue lie primarily in the sectors Black women are concentrated in, such as health care and social assistance (87.5%), educational services (70.6%), other services (70.4%), accommodations and food (64.8%) and retail trade 59.8% (National Women’s Business Council 2012). In short, Black women-owned businesses are concentrated in sectors that are not financially lucrative, and less colonized by men and White women. For example, the health care and social assistance sector not only consists of businesses that provide direct medical care, but largely comprises establishments which provide personal care to the disabled and elderly (US Census 2017a). When compared to other occupations, care work often receives less financial rewards (England 2010; Hondagneu-Sotelo 2001). In contrast, there are a greater percentage of men and White women within the professional, scientific and technical business categories. Business owners within this sector require a high degree of expertise and training and therefore command a higher price for their goods and services. Businesses within the professional, scientific and technical services category include: legal advice and representation; accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services (US Census 2017a). In addition, businesses within this sector tend to be larger businesses and thus generate greater revenue (US Census 2017a). Given these statistics, research that examines the disparities experienced by Black women-owned businesses is critical.

What accounts for the disparities experienced by women of color, especially among African American women who have the lowest sales? There are a couple of supply side explanations for the disparities experienced by women of color. Supply side explanations emphasize issues related to human capital such as labor market status, education and skill-levels and the motivations for starting a business. For instance, the type of business one starts often
corresponds to one's occupation and job experience. Since women of color maintain a lower status in the labor market they start a business housed in an industry that generates the least rewards, such as in personal care services. These lower-reward businesses stand in contrast to management, scientific, and technical consulting services sector that in comparison generate higher sales and receipts (US Small Business Administration 2017; US Census 2017a). In addition, human capital factors could also include one’s motivations for starting a business. Beliefs and attitudes can profoundly shape the way a woman may run or manage her firm. Research suggests that women start businesses for other reasons unrelated to profit or growth, such as enhancing personal autonomy, achieving a better work-life balance, and gaining the ability to care for her own children (Carr 1980; Craig, Powell and Cortis, 2012; Greene and Brush, 2004; Budig 2006; Loscocco and Leicht 1993). Women of color, especially African American women, also often start a business for the “greater good” of the community, i.e. community mothering (Goodwyn and Stoddard 2011; Robinson, Blockson and Robinson 2007).

One way of addressing these racial disparities is to foster entrepreneurship among women of color in more high-skill sectors. However, policy prescriptions that might take this approach remain elusive and underdeveloped. First, there is insufficient research on women of color entrepreneurs to effectively guide social policy. For instance, the research on women entrepreneurs often excludes the experiences of women of color. With the exception of Boyd’s (2000; 1996; 1991) historical examination of Black women business owners during the depression, Wingfield’s (2008) sociological analysis of contemporary Black salon owners, Gill’s (2010) historical research on Black women salon owners, Inman’s (2000) comparison of Black and White women entrepreneurs in the American South, and Valdez’s (2011) sociological research on Latino and Latina entrepreneurs, there is very little research on women of color
business owners. Second, the research that does exist primarily focuses on the experience of poor and working class women of color. For instance Boyd’s work focuses on domestics who started boarding houses, Wingfield’s work focuses on low-skilled Black women who decided to open a salon, and Inman’s work focuses on business owners in various industries (low and high-skilled). In particular, both Boyd and Wingfield argue their motivations for starting a business was in part a response to their lower-status in the labor market, which offers little in terms of job security, income, and career satisfaction. Thus, if we want to consider Black women who own businesses in sectors considered high-skilled, we know very little regarding the factors that compel them to start a business or the challenges they may experience in starting such a business.

Yet factors related to human capital might not fully explain the disparities that women of color business owners face. The research on women entrepreneurs suggests that issues related to gender inequality can shape women’s access to critical business resources. In particular, women may experience discrimination in attempting to access these resources, such as financial investment for their ventures (Blake 2006; Saparito, Elam and Brush 2013; Brush et al. 2017). Women business owners may also face gender disparities in access to social capital (relationships and social networks), which can also limit their ability to start and sustain their business (Loscocco et al. 2009; Renzulli and Aldrich 2005; Renzulli, Aldrich and Moody 2000; Brush et al. 2002; Brush et al. 2017). The limited literature on Black women business owners suggests that the simultaneous and multiple impacts of race and gender inequality may also create barriers by limiting Black women’s access to critical resources to start and grow their business. These resources include mentoring opportunities and business advice, potential clients, and funding opportunities (Wingfield 2008).
The Continuing Significance of Racial Inequality amongst the Black Middle Class

There is debate regarding the role that race plays in the advancement of the Black middle class. In the *Declining Significance of Race*, William Julius Wilson (1978) states: “Race relations in America have undergone fundamental changes in recent years, so much so that now the life chances of individual Blacks have more to do with their economic class position than with their day-to-day encounters with Whites” (Wilson 1978:1). Wilson’s central argument is that class inequality is key in shaping the lives of African Americans (Wilson 1978). For Wilson, the inequality experienced by African Americans is primarily due to the lack of available employment opportunities and educational attainment, and not necessarily the result of direct discrimination from dominant groups (Wilson 1997).

However, scholars criticize Wilson by arguing racism is still a fundamental part of everyday existence. Feagin (2000), suggests that contemporary racism is systematic, and includes the “complex array of practices, the unjustly gained political-economic power of Whites, the continuing economic and other resource inequalities along racial lines” (Feagin 2000:6). In fact, scholars often use the term “new racism” to distinguish the form and type of racism found in contemporary society (Bonilla-Silva 2003; Doane and Bonilla-Silva 2003; Collins 2004; Feagin 2000). In *Racism without Racists: Color Blind Racism and the Persistence of Racial Inequality in the United States*, Eduardo Bonilla-Silva (2003) argues that racism is very much alive and present. However the ways in which dominant racial groups practice racism has shifted. Bonilla-Silva calls to our attention the concept of racial ideology, “the racially based frameworks used by actors to explain and justify (dominant race) or challenge (subordinate race or races) the racial status quo” (Bonilla-Silva 2003: 9). During the pre-Civil Rights era the racial ideology dominant groups held was one that was based upon the cultural and biological
superiority of Whites, and therefore the notion that Blacks were somehow deserving of their lower status. However, since US society views itself as a model of just and democratic principles, dominant racial groups have developed an ideology of color-blind racism to justify racial inequality. Instead, of arguing for the inferiority of Blacks, “Whites have developed powerful explanations — which have ultimately become justifications — for contemporary racial inequality that exculpate them from any responsibility for the status of people of color” (Bonilla-Silva 2003:2), such as claiming that Blacks or Hispanics could be equally as successful as Whites if only they had a better work ethic. To this end racial inequality persists. For example, racialized beliefs and attitudes remain significant (Bobo 2000; Schuman 1997; Sears, Sidanius and Bobo 2000). These attitudes can determine how one votes, who one chooses to socialize with, live next to, hire, and shape perceptions of what is moral, just, and fair. Organization theorists such as Acker (2006) argue that core institutions are embedded with inequality regimes, “loosely interrelated practices, processes, actions and meanings that result in and maintain class, gender and racial inequality” (Acker 2006:442).

Research on the Black middle class demonstrates that despite increases in economic status, racial discrimination has not disappeared. Using 200 interviews with Black professionals and college students, Feagin and Sikes (1994) document the common and everyday forms of racism. As Collins (2000; 2004) proposes, pervasive and negative images of people of color continue to manifest in the minds of White society. This compels dominant groups to racially discriminate against people of color. Through ethnographic research in a Chicago South Side neighborhood, Patillo-McCoy (1999) examines the impact of residential segregation on the Black middle class. Specifically, Patillo-McCoy discusses the experiences and challenges of middle class African Americans who live in proximity to poor and working class Black
neighborhoods. This proximity means that the Black middle class is more likely to suffer from a lack of resources, and Black middle class youth are impacted by some of the same problems as their poor and working class counterparts.

In contrast to research on middle class Blacks that live in urban and low income communities, Lacy (2007) examines middle class Blacks living in suburban communities. Similar to McCoy, Lacy also finds that middle class status for Blacks is uneasy. While this group often moves to suburban areas to shield their children from the pitfalls of urban inner city life, they must still face racism, especially in public settings such as shopping in stores and when looking to buy a home.

In short, racial inequality can stifle the social and economic progress of the Black middle class. Although there is significant evidence of the widespread forms of discrimination experienced by the Black middle class, many major studies explore race and class in the context of residential segregation. However, there is little research that specifically explores Black middle class racism in the context of entrepreneurship (Landry and Marsh 2011).

**The Intersections of Race and Gender in the Labor Market**

There is also some research that examines how gender and racial discrimination can stifle the ability of women to advance in the labor market. In fact, research on the racial segmentation of labor demonstrates that women of color are viewed as more desirable by capital for certain kinds of jobs. This is particularly evident in occupations dominated by immigrant women of color. In a study of Mexican workers, Concron, Heflin and Reyes (1999) show that immigrant women in the South West are selected to occupy low-skilled, labor-intensive niches within the job market. Hondagneu-Sotelo (2001) and Faber (2008) show how historically and in contemporary times many non-White workers, especially women of color, are often channeled
into low paying and hazardous jobs that lack union protection. Domestic work, an occupation dominated by minority women, exposes women to a variety of emotional, psychological and physical hardships. However, since many of these workers are poor and marginalized, they do not voice their challenges. Third, racial and gendered attitudes of employers can also shape hiring practices. Steinbugler, Press and Dias (2006) show that gender and racial stereotypes about Black women shape attitudes regarding initiatives to diversify the workplace. The authors find a relationship between gender and racial stereotypes towards Black women and opposition to these diversity initiatives. In a study of White employers in Atlanta, Browne and Kennelly (1999) show that employers can harbor gender and racial stereotypes that could be potentially harmful to working class single mother’s ability to find employment. One manifestation of this is the assumption held by many White employers that women of color lack a sufficient work ethic.

Workplace cultures and “everyday interactions” can also inhibit women’s ability to experience occupational advancement and facilitate racial and gender inequality (West and Fenstermaker 1995). Adler and Adler (2004) argue that labor market segmentation is not accidental, but rather ethnicity and gender shape hiring decisions because they shape service interactions. Customers may have certain beliefs about what constitutes a “good” worker and therefore will base their experience upon the ability of the service provider to fulfill that role. In their study of the tourist industry in Hawaii, they find that resort hotels engage in the performance of race, class and gender stratification. White men occupy managerial positions and native women and men work in the lower levels as resort entertainers. The workplace is specifically structured like this to play into tourist perceptions of the native or “other,” yet also produces unequal outcomes for the employees at the bottom of the organizational structure. Institutions can be imbued with gender and racialized meanings, which ultimately maintain race,
gender and class inequality. Further, this example contrast sharply with bourgeois explanations of discrimination (such as queuing theory) that suggest the laws of supply and demand dictate the types of jobs available and who gets them. Adler’s more critical perspective sharply contrasts with human and social capital explanations that shift the focus onto individuals and the types of skills and other personal attributes they possess – attributes which are responsible for their success or failure in the labor market. Additionally, Yoder and Aniakudo (1997) reveal the workplace dynamic that leads to the exclusion of African-American women firefighters. The authors note that the exclusion of African-American women from this occupation is actually based upon “structural” interactions such as insufficient instruction, open and subtle coworker hostility, overly close supervision, lack of institutional support, and the stereotyping and differential treatment in comparison to male co-workers (including Black male coworkers). These rich studies document how race and gender shape the working lives of poor and working class women of color.

There is some sociological research that captures the working lives of Black women in management and the professions. This research suggests that this group is also impacted by the relationships of race and gender. Some of this research explores the different kinds of discrimination Black women face relative to other groups. Eliot and Smith (2004) show there is differential access to workplace power in companies that place non-White men at a disadvantage stemming from a variety of factors (including levels of education and workplace experience). However, only Black women experience this inequality in access to workplace power as a result of direct discrimination. Bell and Nkomo (2001) and Higginbotham and Weber (1999) show how Black women in management are often excluded from social networks because of their gender as well as their race. In a qualitative study of 120 women executives, Bell and Nkomo (2001)
illustrate how Black female managers experience “daily doses” of sexism and racism, including colleagues not listening to them, challenging their authority and ignoring them. They also show that divisions between Black and White women limit collaboration that could potentially advance both groups within environments that are dominated by male networks.

There is a significant amount of research that explores society’s pervasive and stereotypical images, which continue to control and oppress Black women (Collins 2000; 2004; Browne and Kennelly 1999; Wingfield and Mills 2012). The research on Black women in the management and professions suggests that underlying discrimination are stereotypes and negative cultural representations. In a case study of four Sierra Leonean women scientists who migrated to Western countries for work, Bekou Betts (2008) shows that their lives are shaped by the intersection of gender, race and national identity. The women in the study discussed how employees and colleagues judged their work ability based upon stereotypical and racist notions of Africa as well as women in the sciences. Bekou Betts (2008) suggests these pressures experienced at work were partially responsible for the choice of these women to change professions to female-dominated professions such as nursing. In a study of college-educated Blacks across a range of professions, Wingfield (2010) finds that the race-gendered stereotypes of Black women as mammies and sexual beings framed many of the interactions with White co-workers. These stereotypes have dire consequences, often paving the way for sexual harassment from White and male supervisors, and being relegated to roles with much less prestige and power.

Families and households can also contribute to the disadvantages professional Black women experience in the labor market. There is literature which explores how women are disadvantaged within the labor market as a result of their responsibility to households and
family, not only among women in general, but women of color in particular (Hothschild 1989; Browne, Tigges and Press 2001; Budig and England 2001; Newsome 2002). Newsome (2002) shows how changing family structures (raising children without a partner) influenced the decline of Black women’s wages despite improvements in their human capital, including being college educated. They suggest that lower productivity, discrimination, and/or selection into "mother-friendly" jobs may have contributed to their lower wages.

The prevailing discourse that Black women working in the management and professions are unequivocally disadvantaged is subject to nuance and debate. Stereotypes and perceptions can lead to positive outcomes. Based upon interviews with highly successful Black professional women, Epstein (1973) finds “the effect of status sets with two immutable negatively evaluated statuses — the sex status of female and the race status of Black — did not result in negative consequences but formed a positive matrix for a meaningful career” (Epstein 1973:913). For these professional Black women, their “otherness” resulted in their greater success within the workplace including, advancement and promotion to positions of leadership. Stereotypes of Black womanhood, which simultaneously construct them in opposition to White femininity, but as less threatening than Black men, resulted in career advancement. Additionally, the economic structure on the one hand, and skills/education on the other hand, can exacerbate or mitigate the inequalities Black women may experience in their working lives. McCall (2001) argues the nature of inequality can vary based upon the composition of economic activity in various areas of the US. McCall shows that the inequalities of gender and race “can neither be reduced to each nor do they correlate” (McCall 2001:23). In different localities, the intricate patterns of the inequalities associated with gender, class, and race are very different. McCall (2001) provides evidence for her thesis by a close examination of gender, race, and class in more than 500 United
States labor markets in 1990, together with a more in-depth analysis of Dallas and Detroit, which are considered to represent the new and old economies. Her work shows that college-educated Black women in Detroit (in comparison to their counterparts in Dallas) experienced an increase in wages as a result of Detroit’s slowdown in the growth of college-educated workers in the midst of a demand for these workers. Thus, all college-educated workers, including Black women, benefited from this demand. The work of both Epstein (1973) and McCall (2001), show that the working experiences of Black women in the management and professions are not monolithic, thus further complicating an understanding of their experiences.

The prevailing literature on the labor market experiences of Black women working in management positions and the professions suggests that race and gender are factors. While this group of Black women may have increased income and better working conditions, they may still face challenges in the workplace based upon their race and gender. Most of this literature explores the experience of professional Black women working in organizations. However, we lack a complete understanding of entrepreneurship amongst Black women who work in management and the professions.

**The Current Study**

In this dissertation, I consider the previous research on the Black middle class, and the intersections of race, gender, and class in the labor market in order to explore how race may shape the experience of Black women entrepreneurs. This study departs from the previous research that examines women of color entrepreneurs through comparing the experiences of Black and White women who own a business within the marketing and communications industries, as well as finance. I selected these businesses because they exist in sectors that often require higher levels of experience and training, and can therefore command a higher price for
the services offered. Marketing and communications (classified as a business within management, scientific, and technical consulting services), as well as finance, are sectors with very few women, and very few Black women. Concentrating on these sectors provides a much needed contrast to the literature on Black women entrepreneurs within the personal care industry.

In this study, I argue that women’s entrepreneurship is a paradox: systems of inequality simultaneously foster and constrain business ownership amongst women. While labor market inequalities related to race and gender can drive women to start their business, these forms of oppression can also stifle women’s ability to sustain and grow their business. This study reveals that Black and White women had many similarities in terms of the “push” and “pull” factors leading them into establishing their own businesses. For both groups of women, business ownership is often an escape from the challenges experienced in the labor market because it enables women to have greater career satisfaction and a better work-life balance. However, there are profound differences as well. In particular, race as well as gender conditions the experience of Black and White women entrepreneurs within marketing and communications and finance. White women business owners face disadvantages related to gender in establishing and sustaining their businesses. However, Black women business owners face increased disadvantages as a result of the multiple and simultaneous impacts of race and gender inequality on their ability to establish and sustain their businesses.

To gain a better understanding of the factors that compel women to start a business in these sectors, I focus on women’s entry into entrepreneurship. My research project seeks to address the following questions: How do women understand the factors that compelled them to start a business? How do women access resources to start their business? How do Black and
White women compare in their understanding of the factors that compel them to start their business and access to resources to start their business?

Data for the project was collected using semi-structured qualitative interviews with 35 Black and White women in Massachusetts — 19 Black women and 16 White women. Given the lack of data on Black women entrepreneurs, especially high-skilled women entrepreneurs, I decided to utilize a qualitative approach. Qualitative approaches are especially useful for examining understudied populations. This methodological approach allows for ideas to emerge from the lived experiences of participants (as opposed to applying concepts and theories that might not capture their experience). And while quantitative methods can capture broad trends in women’s business ownership, such a methodological approach cannot adequately explain how a pattern may emerge in the first place, or how certain phenomena are experienced or lived out day-to-day, and/or the meanings that people assign to their experiences.

To capture racial nuances in Black and White women’s entry into entrepreneurship, this project employs an intersectionality theoretical framework. Intersectionality describes the interrelatedness of various forms of oppression, such as race, class, and gender (Choo and Feree 2010; Collins 2000; McCall 2005). The framework emerged out of feminist movements and movements for racial inequality in which women of color experienced the simultaneous oppressions of race and gender. As a theoretical framework, intersectionality contends that perspectives that approach oppression utilizing a single-axis framework not only offer a homogenized and distorted view of marginalized groups, but can actually serve the interest of dominant groups (Zinn and Dill 1996; Beal 1969; Collins 2000; Guy-Sheftall and Cole 2003; Hooks 1992). Utilizing intersectionality enables us to consider the perspectives of marginalized groups, thus better informing policy.
**Organization of the Dissertation**

I divide this study into five chapters.

**Chapter 1: Literature Review and Overview of the Project**

Chapter 1, Literature Review and Overview of the Project, provides a sociological context for the study through a presentation of the relevant research on women entrepreneurs. While there is significant literature on women entrepreneurs, there is very little research on Black women entrepreneurs. Although researchers have explored how gender related issues impact women business owners, this body of research fails to consider race as a meaningful variable. Furthermore, the samples often utilized in this research do not include a racially diverse group of women. I also argue that the prevailing literature on women entrepreneurs cannot fully explain the experiences of Black women business owners. The scant literature on Black women business owners indicate that race as well as gender profoundly shapes their experiences. In this chapter, I also provide a discussion on the study’s intersectionality theoretical framework.

To address these inadequacies, I will also provide a literature review on White and Black women entrepreneurs. In particular, I will discuss the disparities that Black and White women business owner’s face, as well as the explanations for these disparities. Research indicates there are four forms of capital that shape entrepreneurship amongst women business. These forms of capital include: human capital (education and professional experience), social capital (social networks and relationships), financial capital (investments and wealth), and cultural capital (knowledge and skills obtained from one’s background and life experiences). The literature suggests that women face disparities in entrepreneurship opportunities because of their lack of access to these forms of capital, which ultimately limit access to business resources. Research
also suggests that women’s entrepreneurial experiences may shift across racial categories as well. For instance, motivations for business ownership, the lack of social networks, and the lack of funding can stymie women’s business ownership. Although there is not a significant amount of research that explores the racial differences amongst women business owners, studies do suggest that Black women have contrasting experiences related to race.

In the second part of the chapter, I provide an overview of the project, including a discussion of the intersectionality theoretical framework used for this dissertation. In particular, I argue that while its theoretical framework has been well established, its methodological components need to be more fully developed. The major argument posed by intersectionality theorists is that experiences cannot be understood by using a single-axis framework. In particular, there are multiple variables (such as race, class, and gender) that shape one’s identity and oppression. Yet, how does one actually “capture” intersectionality in sociological research to reveal distinct or interlocking forms of oppression? Within this dissertation, I capture the interlocking forms of oppression through comparing a group of Black and White women entrepreneurs who share demographic similarities with regards to business ownership. This framework enables me to not only isolate the specific impacts of gender and race on women’s experiences (i.e. the differences or similarities between women), but also enables me to grasp the underlying processes that give rise to the differences.

**Chapter 2: Research Design and Methodology**

In Chapter 2, Research Design and Methodology, I discuss how the study was conducted. Given this study utilizes semi-structured qualitative interviews; I begin the chapter with an overview of the qualitative methods utilized in the research project. I provide information about the characteristics of the research participants, the setting of the research, and definitions for key
terms such as race and entrepreneurship. Next, I discuss issues related to the data itself such as the tools I used to collect the data, the process of gathering the data, and my method for data analysis. Following this section, I turn to issues of subjectivity and ethics. I discuss how my subjectivity as a Black woman from the geographic area shaped the research process, as well as the ethical dilemmas that can emerge when one is an insider to the community they study. Last, I discuss the limitations of the study.

Chapter 3: Biological and Community Mothering as a Motivating Factor for Entry into Entrepreneurship for Black and White Women

In Chapter 3, Biological and Community Mothering as a Motivating Factor for Entry into Entrepreneurship for Black and White Women, I present findings regarding how women understand their motivations for becoming an entrepreneur, as well as how these motivations may shift across racial categories. I argue that Black women’s motivations for starting a business can produce multiple barriers for their ability to start and sustain their businesses. While issues related to gender shape White women’s decision to become an entrepreneur, issues related to both race and gender shape Black women’s decision to become a business owner. For both Black and White women, the concept of taking care of others, or mothering, is a key factor underlying their decision to start a business. However, for Black women only, mothering also entails providing support for, and uplifting, communities of color (i.e. community mothering). Underlying practices of biological and community mothering are issues related to inequality in the labor market, specifically the ways in which organizations are both gendered and racialized spaces which privilege certain groups of workers over others. Yet, this support for families and communities can undermine women’s ability to grow their business. In particular, they may choose not to invest in their business because of their primary commitment to family and
community. Additionally, they may also experience discrimination as working mothers, and as owners of businesses that seek to empower communities of color.

**Chapter 4: Getting Connected: How Women Access Resources to Start their Business**

In Chapter 4, Getting Connected: How Women Access Resources to Start their Business, I seek to answer the following question: how do women access business resources? Women utilize a variety of informational, instrumental, and emotional resources to start their business. Women access these resources by transferring or moving these resources from their social networks to their business. Women utilize cultural resources as well. Additionally, the ability to envision oneself as a company owner is also a business resource. Women come to see themselves as a business owner by translating their background and life experiences into knowledge and skill sets useful for starting their business.

**Chapter 5: Creating Opportunity: Race, Gender and Access to Social and Cultural Capital**

In Chapter five, Creating Opportunity: Race, Gender and Access to Social and Cultural Capital, I seek to answer the following question: how does race impact women’s ability to access resources? In this chapter, I argue that while women are able to obtain support to start and sustain their business, White and Black women must still contend with the pervasive barriers of inequality that inhibit women’s access to resources. While White women experience barriers related to gender, Black women experience the multiple and simultaneous impacts of race and gender on their ability to access critical business resources. White women reported that issues related to gender discrimination prevented them from accessing financial resources. However, Black women reported that issues related to race and gender inhibits their access to financial resources, as well as clients. To manage this oppression, women form networks that consist of both White and Black women in order to obtain resources they may not have access to otherwise.
Conclusion: Summary of Findings, Contributions to Sociological Debates, Policy Implications, and Areas of Future Research

In the Conclusion: Summary of Findings, Contributions to Sociological Debates, Policy Implications, and Areas of Future Research, I summarize the dissertation findings. I also discuss the overall contributions of this dissertation to the literature and research on women entrepreneurs. There are several major contributions to the literature. First, findings indicate that bourgeois human capital theory does not fully explain or capture the challenges that women face in starting and sustaining their business. Women’s beliefs which place emphasis on children and family are what motivate women to start a business, and placing an over emphasis on family and community as opposed to profit can prevent women from growing their business. Second, race is an important factor in women’s business ownership. Women of color experience a different set of obstacles due to the impacts of both race and gender. I also discuss the implications of this research on sociological debates regarding the intersection of race, gender and class in the labor market.

This research also provides several recommendations for policies which seek to alleviate the disparities women experience. In particular, social policies should examine ways to increase the revenues of these businesses. My findings from this research provide two approaches to increasing revenue. First, policy could focus on enhancing women’s networks that provide them access to resources. Second, social policy could look to improve the growth of businesses owned by women and women of color by increasing access to financial capital, and fostering women owned businesses in other high-growth sectors.

Given these findings, I believe that there are several areas for future research. First, this study focuses on women’s entry into business ownership. Given the role that company growth plays in the existing disparities amongst women business owners, research should examine
women interested in growing their business to gain a better understanding of the challenges they face. Second, this study focuses on two specific business sectors in one geographical location. Thus, future research could replicate a similar study by sampling Black and White women who own a different type of high-skilled business, and women who own a high-skilled business outside of the northeast. Last, this study compares Black and White women, and excludes men (both Black and White) from the study. The inclusion of men in future studies would help us to better understand the disparities that exist amongst Black and White women.

**Significance of the Study**

This project makes three notable contributions. First, theoretically, it presents one of few sociological studies on Black women entrepreneurs, and will hopefully inform future debates on the intersections of race, gender, and class in the sociology of work. I believe that the findings from this study will also provide a much-needed contrast to existing studies on Black women entrepreneurs that focus on business ownership within the personal care sector. In addition, this project is also one of few studies that compare Black and White women entrepreneurs, providing greater insight into how race shapes business ownership amongst women. Second, methodologically, this study provides insights on how to “capture” intersectionality within sociological research. While the theoretical foundation of intersectionality has been well established, emphasis has now been placed on its methodological components (Choo and Ferree 2010; McCall 2005; McCall 2007). Last, policy-wise, it identifies the impacts of race and gender on Black and White women’s entry into entrepreneurship, and has important implications for policies that take as its focus minority and women entrepreneurship and small business development.
Chapter One

Literature Review and Overview of the Project

Introduction

This research project focuses on the experience of Black and White women entrepreneurs. In this dissertation I argue that race and gender condition women’s entrepreneurship. As systems of inequality race as well as gender shape women’s decision to start a business, but also create barriers for women entrepreneurs. In particular, Black women business owners face increased disadvantages in establishing and sustaining their businesses as a result of the multiple impacts of race, class, and gender inequality. White women business owners also face disadvantages in establishing and sustaining their businesses. However, unlike their Black female counterparts, the disadvantages that White women experience are more limited, and primarily center on issues related to gender inequality.

In this chapter, to offer a context for the relevance of such a topic, I provide the literature review, and overview of the current project. I provide a sociological literature review on women entrepreneurs, focusing on the social factors they must address around business start-ups. I address key gaps in the literature, which includes a focus on the absence of women of color from this research. It is my assertion that investigating women of color entrepreneurs requires researchers to move beyond the single-axis framework of gender, as race and class also condition their business experiences. Next, I outline the current study, including an overview of the dissertation and theoretical framework utilized in conducting this research.
**Literature Review**

This literature review will be divided into three sections. In the first section, I explore the wider research on women entrepreneurs, with particular attention to the factors that contribute to gender disparities within entrepreneurship. Particular attention is given to the role of human capital, social capital, financial capital, and cultural capital in the start and growth of women owned businesses (Center for Women’s Business Research 2007). There is a significant gap in the literature on women of color entrepreneurs, specifically Black women entrepreneurs. Thus, in the second section of this chapter, I address this gap, specifically noting how race (in addition to gender) can shape business ownership. In the third and final section, I summarize this literature, highlighting key insights and area for future research.

**An Overview of Women Entrepreneurs**

There has been much debate regarding the factors that inhibit women’s entrepreneurship. While some scholars view it as an issue related to human capital (such as experience and education), others emphasize financial capital (such as monetary investments), social capital (such as relationships and connections), and cultural capital (such as class and family background). Research suggests that it is access to these forms of capital that either grant or disallow women’s access to critical resources to start and grow one’s business. This section will explore the broader literature on women entrepreneurs, with specific attention to women’s access to the necessary forms of capital, and how they influence business ownership among women.

**Human Capital, Gender, and Entrepreneurship**

Human capital emphasizes the skills that an individual holds, including education, experience, knowledge, personal characteristics, and motivations (Center for Women’s Business Research 2007). Some researchers and policy makers suggest that inequalities experienced by
groups are the result of the lack of education or training as opposed to social factors such as racial or gender discrimination. Proponents that see the lack of human capital as a cause of gender inequality within the realm of entrepreneurship often highlight how women’s lower levels of education and limited work experiences can negatively impact business ownership and performance (Gartner 2004). In recent years women have made significant gains in education. Between 2004 and 2014, the number of full-time female post baccalaureate students increased by 28%, compared with a 24% increase in the number of full-time male post baccalaureate students (US Department of Education 2016). Despite these gains, significant disparities remain. According to recent data on undergraduate education, women account for almost 50% of employed college graduates, but only about 25% of employed STEM degree holders (Beede et al. 2011). Additionally, only 20% of STEM degree holders working in STEM jobs are women (Beede et al. 2011). Additionally, there is a significant amount of research on pervasive glass ceilings, and how women are excluded from executive level or leadership positions (Kanter 1977; Bell and Nkomo 2001; Blair-Loy 2001).

Proponents of the human capital perspective for gender disparities in entrepreneurship suggest that a major obstacle for women is that they have fewer credentials and skill sets critical to the success of their business. Some research explores how women’s segmentation in the broader labor market can shape business ownership. Loscocco and Robinson (1991) emphasize that although the number of women entrepreneurs continues to grow, the vast majority of women business owners are concentrated in sectors unappealing to men, and thus have lower than average business receipts. They suggest women’s disadvantages in entrepreneurship are linked to their overall labor market disadvantage, when compared to men, as they are often concentrated in non-managerial, low-skilled and low paying jobs. Brush et al. (2004) find that owners of large
businesses have a wealth of professional experiences leading to more financial sophistication, including the knowledge of how to expand markets, seek large government contracts, and sell products to businesses as opposed to consumers. They argue that the lack of women in senior leadership and managerial positions limits women’s access to such knowledge. To this extent, women’s entrepreneurial experiences are a reflection and extension of their unequal and segmented status in the broader labor market.

Some research suggests that higher levels of human capital are associated with the level of success of women’s businesses, including profitability and growth. Coleman (2007) finds that human capital variables, including education and experience, had a positive impact on the profitability of these women-owned small firms when compared to other factors. Manalova et al. (2007) show that while growth expectancy among men-owned businesses is significantly and positively associated with outside advice gained through networking, human capital remains more critical to the business success of women entrepreneurs, as growth expectancy is significantly and positively associated with prior work experience. Yet others find mixed results on the impact of human capital on women’s ability to grow their business. For instance, Cooper, Gimeno-Gascon and Woo (1994) found that human capital influenced both survival and growth of businesses for men. However, for women while human capital influenced the survival of the business, it had no impact on the ability of women to grow their business.

There is also a limited literature that explores how women’s motivations for starting a business contrast with those of their male counterparts. Much of this literature suggests that the need to take care of children and family members are factors that compel women to start their own business. Carr (1980) finds that family characteristics, especially having young children (which constrains women's workforce options) and marital status (which facilitates women's self-
employment decision) are the strongest predictors of women's self-employment. Craig, Powell and Cortis (2012) find that the opportunity to work from home is linked to self-employment, suggesting that mothers utilize business ownership as a way to combine earnings and childcare. In contrast, the same study revealed that men prioritize paid work regardless of employment type (i.e. self-employment or working for others). These studies suggest that family considerations (and not pure financial gain) are the key factors that compel women to start their own business. While family and children may foster entrepreneurship among women, it may also disadvantage women, as their businesses are not managed in a traditional profit-maximizing manner (Greene and Brush 2004). Yet, findings around family considerations as a motivating factor for women’s entrepreneurship are mixed. For example, class can shape women’s motivations for becoming an entrepreneur. Budig (2006) finds that women enter non-professional and non-managerial self-employment to balance the demands of work and family. However, family structures do not explain women's entrance into professional and managerial self-employment. In fact, these women are more similar to their male peers and appear to adhere to a careerist model of self-employment. Additionally, Loscocco and Leicht (1993) find that despite the fact women entrepreneurs are more likely to be single, and spend more time on domestic duties, there were no vast gender discrepancies in sales volumes and earnings.

A more recent body of literature has looked at the role of entrepreneurial education in leveling the playing field and in fostering women’s entrepreneurship. To this end, scholars and practitioners believe that exposing women to entrepreneurship earlier on in their educational experiences can help to alleviate gender disparities in business ownership. Wilson, Kickul and Marlino (2007) examine gender, self-efficacy, and entrepreneurship among middle school students and MBA students. Although researchers find that male’s intentions and self-efficacy
were greater than those of women, they also find that entrepreneurship education significantly increased and heightened the self-efficacy of females in comparison to the males in the MBA sample, thus underscoring the critical role of education in fostering entrepreneurship among women.

Some of this literature on the role of entrepreneurial education explores the pivotal role it can play in challenging commonly held notions that entrepreneurship is a career path for men. Studies show that women hold certain gendered ideas (such as the belief that entrepreneurship is a male career path) that can limit their engagement in entrepreneurship (Shinnar, Giacomini and Jansssen 2012; Greene, Han and Marlow 2011; Langowitz and Minniti 2007). Langowitz and Minniti (2007) find that such beliefs can shape the “entrepreneurial propensity” of women. Their research illustrates that women tend to perceive themselves and the entrepreneurial environment in a less favorable light than men. In a survey of 411 engineers at a university in Hong Kong, Lo, Sun and Law (2012), find that male and female students are different in terms of entrepreneurial attitudes, social norms and entrepreneurial intentions, as women associate business ownership with men, and did not see business ownership as a realistic option. However, there is some research which demonstrates the link between entrepreneurial education and entrepreneurial intention, specifically noting how crafting curriculum and creating an environment that nurtures and supports women entrepreneurs can disrupt some of the perceptions and stereotypes women may hold about business ownership (Bae et al. 2014; Lo, Sun and Law 2012; Wilson, Kickul, and Marlino 2007).

Social Capital, Gender, and Entrepreneurship

Social capital can be defined as the individuals, communities, and organizations that one draws upon for support (Center for Women’s Business Research 2007). Social relationships
(such as connections with peers and friends, professional contacts, and family and kin) can grant or limit one’s access to critical business resources. There is a robust sociological literature that explores how success and advancement are not only based upon individual effort, but are also determined by who you know or are connected to (Granovetter 1973; Bourdieu 1986; Portes 1998 and 1987; McPherson, Smith-Lovin, and Cook 2001; Royster 2003). Proponents of the significance of social capital in entrepreneurship argue that relationships in general, and social networks in particular, are highly significant when it comes to starting and growing one’s business (Center for Women’s Business Research 2007).

The importance of social capital has been amply documented within the gender and sociology of work literature, specifically demonstrating how social networks can help or hinder women’s economic advancement (Burt 1998; McGuire 2002; Lutter 2015; McDonald, Lin, and Ao 2009; Elliott and Smith 2004; Kanter 1977; Browne and Misra 2003; Bell and Nkomo 2001; Blair-Loy 2001; Reskin and Roos 1990; McPherson, Smith-Lovin, and Cook 2001). McGuire (2002) finds that women financial services employees who controlled organizational resources and had ties to powerful employees received limited help from their network members, when compared to White men, primarily due to cultural beliefs that place women below men. McDonald, Lin, and Ao (2009) find that males (specifically White males) find an increase in the number of job leads received through routine conversations when compared to other groups. Williams, Muller, and Kilanski (2012) find that within the oil and gas industry, a greater trust exists among men due to increased networking opportunities. This translated into greater trust and collaboration within the workplace. Lutter (2015) explore the different kinds of social capital beneficial to women’s advancement. Utilizing a sample of women working in the film industry, the authors find that women experienced a disadvantage when working in closed or cohesive
teams, yet experienced an advantage when working within networks with a high degree of diversity and information flow.

Some of the research on gender, entrepreneurship, and social networks explores the issue of network composition. Utilizing survey and interview data from 353 nascent entrepreneurs, Renzulli, Aldrich and Moody (2000) explore the issue of gender, entrepreneurship, and networks, and find that network composition (as opposed to gender) is more critical to entry into entrepreneurship. Renzulli, Aldrich and Moody (2000) find that networks spanning multiple dimensions (as opposed to homogenous networks) facilitate the entry into entrepreneurship across gender lines because they enable greater access to multiple sources of information. In particular, the analyses shows that actors within these networks draw information from multiple sources, including those with high heterogeneity and a low percentage of kin, and are much more likely to start a new business than are those with more homogeneous networks. They conclude that gender, including being a women, or having high percentages of women in the network, does not impact entry into entrepreneurship. Rather it is the fact that women tend to have more homogeneous networks than men with respect to kin as a more significant factor. In a later study, utilizing the same sample of entrepreneurs in North Carolina, Renzulli and Aldrich (2005), find that core networks with a wide range and high density, and which also consist of high status individuals and men, increase the degree that resources will come from that core. The research of Renzulli and Aldrich (2005) as well as Renzulli, Aldrich, and Moody (2000), suggests that it is not only the absence of men from these networks, but also the diversity of these networks (beyond kin), that enable women to obtain support for their business.

Despite some research that suggests there are differences in the composition of men’s and women’s networks, other research suggests that men’s and women’s networks are not dissimilar,
and nor are women’s networks disadvantaged. Loscocco et al. (2009) compare networks among male and female small business owners in New York. The authors find that women name more network members than men, and had the same number of network ties they could turn to for advice. Additionally, the authors also find that while women’s networks were more heterogeneous and consisted of more kin, both genders had the same proportion of women in their networks. Loscocco et al. (2009) go on to test for network characteristics with owner and business variables controlled for, and they find no differences in percentage of kin, women in the network, or network heterogeneity.

Still, these same researchers find pervasive gender differences in the networks of men and women. For instance, the authors find women’s networks to be more robust. When controlling for owner and business variables, women still maintained larger networks and a greater number of kin in their networks. These findings lead the authors to also conclude that women’s networks are constructed in particular ways to help access particular resources. For instance, if childcare is a factor that compels women to start their business, then this could suggest that women may still need assistance with household labor (including taking care of children) while managing their business. Family and kin could assist with household labor. Additionally, if women rely on family and kin for financial resources (as opposed to lending organizations), then it is likely that women’s networks would include extensive kin. To this end, the authors also find that male business owners with family and childcare responsibilities reported higher percentages of kin and informal ties within their networks. Based on their findings, the authors suggest locating differences in networks as “stemming from the different opportunities and constraints associated with women’s and men’s position within the social
structure rather than because women and men are predisposed to form dissimilar networks” (Loscocco et al. 2009:390).

While the previous research explores network composition, some research explores the resources social capital enables women to access (Brush et al. 2002; Brush et al. 2017). For instance, based on research of 235 women business owners, Brush et al. (2002), investigate the relationship between business financing and social capital, as monetary investments from lending organizations can increase the size and scope of one’s business. The findings show while social capital had no direct effect on increasing the likelihood of using outside equity financing, it did influence the use of bootstrapping techniques (using personal assets as opposed to raising money from lending institutions or investors) in starting one’s business. This research not only illustrates the connection between social capital and financial resources, but also points to the fact that women’s social networks might not consist of ties linked to equity financing.

Financial Capital, Gender and Entrepreneurship

Financial capital refers to monetary resources, and can include personal savings, loans, or other monetary resources (Center for Women’s Business Research 2007). Researchers who investigate financial capital often highlight the role of income, wealth and financial literacy in reproducing social and economic inequality. Proponents of the significance of financial capital in the ability of women to start and grow their business argue that financial investment is critical to business success and often emphasize the kinds of financial resources women can access to start and grow their business, including personal savings, contributions from kin, or investments from lending institutions.

Wealth disparities, including differential access to income, savings, and property ownership, have been amply documented in the sociological literature (Conley 1999; Oliver and
Shapiro 1995; Pattillo-McCoy 1999; Brodkin 1998; Feagin and Sikes 1994; Feagin 1991; Ross and Yinger 2002; Shapiro, Mschede and Oroso 2013). In particular, there is a robust body of literature that discusses gender and income inequality. For instance, there is a significant amount of literature discussing the gender wage gap, exploring how such issues as economic restructuring and the shift to a service economy, labor market segmentation, and women’s role as caretakers, contribute to women’s lower earnings (England 2005 and 2010; Cornell, Bernard and Paik 2008; Charles and Grusky 2004; Reskin and Roos 1990). Others explore how access to financial resources within households is also gendered, noting how women’s access to and control over money has to be understood not only in terms of women’s labor force participation, but also within households, as men often maintain power and control over financial resources within this domain (Ferree 1990; Bianchi and Milkie 2010). Others have looked at the gendering of financial institutions, noting within this male dominated sector, women are often confined to lower management positions (Blair-Loy 2001; Roth 2003; McGuire 2002; Bird 1990).

The literature on women entrepreneurs illustrates gender disparities within the lending process. Some of this research focuses on the challenges women experience when attempting to access financial resources. For instance, Fay and Williams (1993) found that while male business owners received a loan offer, female business owners with the same business plan did not receive any offer. Other research has explored gendered perceptions within the lending process, and how it can disadvantage women. In a study of financial institutions in Massachusetts, Blake (2006) found that loan officers’ personal and local perceptions of women entrepreneurs impacted women’s ability to access loans. Blake also points out that most startling is the fact that women opening businesses not classified as “women’s work” face greater difficulty in receiving funding for their businesses. Based upon analysis of approximately 700 matched firm owner/bank
manager pairs, Saparito, Elam and Brush (2012) notes how male firm owners matched with male managers reported higher levels of trust with bank managers, and greater satisfaction with services such as credit access, and bank knowledge. In contrast, female pairs had the lowest levels of trust and satisfaction. Fabowale, Orser and Riding (1995) find no differences in the terms of credit between male and female entrepreneurs, yet when compared to men, women overwhelmingly report being treated disrespectfully by lending officers. Thus, while Brush et al. (2002) suggests that women’s networks are responsible for their inability to access funding from formal sources, this research indicates women’s negative experiences with lending institutions can condition the choice to seek funding or not.

The lack of women’s participation in the field of finance has been well documented (Blair-Loy 2001; Roth 2003; McGuire 2002; Bird 1990). Some research explores how the lack of representation of women within the field of finance can potentially disadvantage women entrepreneurs. For instance, Brush et al. (2017) finds that venture capital, on both the supply and demand side, is male dominated. Less than 5% of the businesses that received venture funding were women-led businesses. Women’s participation in the venture capitalist industry remains extremely small. The authors point out that missing from the analysis on women entrepreneurs is an understanding of how these male-dominated environments may shape women’s access to funding, and the role of women investors (including angel investors and venture capitalists) in supporting and fostering women entrepreneurs.

Yet there is some research which questions whether women are disadvantaged when accessing financial capital. Some research suggests there are little to no gender differences in accessing financial capital. For example, in an analysis of small and medium sized Canadian businesses, Orser, Riding and Manley (2006) find that when controlling for size and sector of the
firm, women business owners were just as likely as male business owners to seek external financing. Colman (2007) finds that human capital variables, including education and experience, had a positive impact on the profitability of women-owned firms, whereas measures of financial capital had a greater impact on the profitability of men-owned firms. Additionally, some of this research investigates the factors which contribute to women accessing funding. Brush et al. (2002) find that women entrepreneurs with higher levels of human capital, including graduate level education are significantly more likely to access outside equity financing compared to their female peers without such education.

**Cultural Capital, Gender and Entrepreneurship**

The notion of cultural capital asserts that cultural attributes — norms, values, and beliefs — are a critical component to upward mobility and economic success (Bourdieu 1986). The concept was most fully developed by sociologist Pierre Bourdieu. In particular, he asserts that cultural “habits and dispositions” comprise a resource capable of generating “profits.” They are subject to control by individuals and groups, and can be transmitted from one generation to the next (Bourdieu 1986; Lareau and Weininger 2003; Ingram, Hechavarria and Matthews 2014). Cultural capital exists in three forms, *embodied, objectified, and institutionalized* cultural capital (Bourdieu 1986). Cultural capital in its *embodied* state can be defined as “long lasting dispositions of the mind and body” (Bourdieu 1986:47). For instance, *embodied cultural capital* is the sum of the beliefs, habits, and perspectives an individual comes to acquire from family or community. In its *objectified* state, cultural capital consists of “cultural goods,” such as books or works of art (Bourdieu 1986:47). Finally, in its *institutionalized* state, cultural capital takes the form of credentials or qualifications (Bourdieu 1986:47). Much of Bourdieu’s work focused on educational attainment and class reproduction, and sought to understand why kids from poor and
working class backgrounds fared less favorably than their wealthier counterparts. For Bourdieu, the educational system is inherently biased, as it is imbued with the cultural habits and dispositions of the elite (Bourdieu 1986). Thus, groups who have social and economic privilege experience academic success while groups who do not have such privileges begin their academic experience at a disadvantage. For instance, Lareau (2003) notes how childrearing practices in middle class families contributes to the success of their children, as parents are involved in every aspect of their children’s development from education to extra-curricular activities. Lareau (2003) argues that middle class children may experience greater success in schools, as parents are not only advocating for their children, but children also learn from their parents how to navigate and negotiate complex institutions to their advantage.

When compared to the previous forms of capital discussed, there is a scant amount of literature that explores the significance of cultural capital in entrepreneurship, specifically as it relates to gender. We do know that children of entrepreneurial parents are more likely to become entrepreneurs (Steinmetz and Wright 1989; Butler and Herring 1981; Hout and Rosen 2000). In the 1980s, Steinmetz and Wright (1989) found that 32% of business owners in the US came from families in which the head of household was self-employed most of the time, while 42% of business owners come from families in which the head of household was self-employed at least part of time.

There are a few pieces of research that explore gender, family background and entrepreneurship. For example, Greene, Han and Marlow (2013) examine family background and women’s potential for entrepreneurship and find that girls who grew up in a household with mothers who were entrepreneurs were more likely to start a business when they were older. They find that self-employed mothers challenge masculine stereotypes and therefore serve as positive
role models for daughters. Hout and Rosen (2000) find that children of self-employed fathers are more likely to be self-employed than those whose fathers are wage earners. Additionally, Hout and Rosen (2000) find that fathers' low rates of self-employment significantly hold down self-employment for Black men when compared to their Black female counterparts. Butler and Herring (1991) also find positive correlations between a father’s self-employment and son’s self-employment. These pieces of research suggest a link between gender and the intergenerational transmission of the propensity for entrepreneurship. Missing from this research are explanations for how this transmission occurs. Broadly speaking, if parents owning a business correlates to their children owning a business, then what kinds of resources do they pass on to their children to enable entrepreneurship? One’s early exposure to entrepreneurial environments can foster an interest in business ownership. The experiences are a type of informal training for running a business from day to day. It also serves to cultivate social networks, provides exposure to financial institutions, and to develop skills in managing risk (Letz and Laband 1990). As Greene, Han and Marlow (2013) suggest, role modeling is key to women becoming entrepreneurs. However, we still do not have an understanding of how family relationships can foster entrepreneurship among women. Nor do we know the day-to-day experiences of mothers who are entrepreneurs, and how this may impact family life and the socialization of children.

There are a few studies that examine the role cultural capital plays in accessing vital resources to start and grow one’s business. For example, Ingram, Hechavarria and Matthews (2014) survey 360 new entrepreneurs in order to understand if cultural capital matters in securing sources of funding in new venture creations. Within the context of their study, they operationalize cultural capital as level of education, household net worth, and parental business ownership. Their findings show that education and household net worth positively impact the
acquisition of personal funds, while education, household net worth, and parental business ownership impact the acquisition of funding from family and friends. Additionally, education, household net worth, and parental business ownership impact the acquisition of monitored funding (i.e. funding from banks). The authors suggest that investors who control monitored funding may place a greater emphasis on an entrepreneur’s creditworthiness, reputation and background. Additionally, the authors also posit that entrepreneurs with higher levels of education, household net worth, and parental business ownership may be better equipped to negotiate institutions and exploit available resources to obtain funding. However, the link between gender, cultural capital, and access to business resources remains an underexplored topic. For instance, we know very little about how women draw upon cultural resources, such as one’s class background, to start and grow their businesses. We also do not have an understanding of the process through which women entrepreneurs transform cultural resources into financial investments (or other assets) for their company.

**Black Women Entrepreneurs**

The previous research sheds light on the entrepreneurial experiences of women, emphasizing how women’s access to human, social, financial, and cultural capital can foster or enable entrepreneurship. However, one major critique is that the body of literature primarily explores the experiences of White women, and fails to offer an account of how other factors beyond gender, such as race, can either advantage or disadvantage business ownership among women. This is especially problematic given the fact that women of color, specifically Black women, lag behind in entrepreneurship, when compared to their White female counterparts. There is a literature that directly speaks to the experience of Black women entrepreneurs. This
literature tends to highlight the role of racial inequality (and not just gender) in shaping Black women’s access to the necessary forms of capital to start and grow one’s business.

It is my assertion that gender, race, and class relations all intersect to shape Black women entrepreneur’s access to human, social, financial, and cultural capital. The confinement of women of color to the bottom of the labor market in low-skilled and low paying jobs is well documented (Browne and Misra 2003). There is significant research that explores how women of color are segmented into low skill and low paying jobs that are often unregulated and lack basic labor law protection (Concron, Heflin and Reyes 1999; Hondagneu-Sotelo 2001). This confinement to low paying jobs that lack security and good benefits end up providing little satisfaction, and can serve as a motivating factor for entrepreneurship.

Using quantitative analysis and historical data, Boyd (2000) argues that in the North during the Great Depression, African American women responded to their labor market disadvantages by becoming “survivalist entrepreneurs” — “persons who become self-employed in response to a desperate need to find an independent means of livelihood” (Boyd 2000:648). Boyd points out because African American women were at the bottom of the employment ladder; they lost their jobs in high numbers during the Great Depression. The surge in unemployed African American women dramatically increased the supply of domestic workers, thus driving down the cost of their labor. Unwilling to be further exploited by employers and desperate for income to help provide for their families, many of these women engaged in small scale entrepreneurial activities, such as opening boarding houses. Also, operating a boarding house utilized the skills African American women developed in the workplace through serving as domestics in White households.
The literature on Black women entrepreneurs also illustrates how race, class, and gender shape access to social capital. There is a significant body of work that shows the social networks women and minority entrepreneurs rely on. There is an important literature which analyzes the gendering of social networks, including how network composition can vary between men and women and how women’s networks tend to be more homogenous (Renzulli, Aldrich and Moody 2000). Racial and ethnic minorities are able to establish thriving businesses through utilizing co-ethnics for support (Portes 1987; Portes and Shafer 2007; Portes and Sensenbrenner 1993). For instance Portes (1987) and Portes and Schaefer’s (2007) work on the emergence of the Cuban enclave economy in Miami demonstrates how cultural ties and connections from Cuba were pivotal in the development of new enterprises.

Research suggests that Black women entrepreneurs benefit from networks that are both Black and female. Wingfield’s (2008) work on Black female salon owners illustrates the manner in which race, class, and gender shape access to social capital. Based on participant observation and interviews with Black women salon owners in the United States, Wingfield (2008) employs the term systematic gendered racism to show how Black women’s social and economic context circumscribes women’s decision to become salon owners in two ways. First, all of the women in Wingfield’s study were from poor and working class backgrounds and were formerly employed in low-wage jobs within the service sector. Additionally, their position within the labor market provided the women with few marketable “skills.” However, doing hair is a skill that women developed throughout their lives from practicing on family and friends to apprenticing and working in salons. In the absence of formal skills and training from the labor market, Black women relied on their knowledge of hair as a way to escape an economic system which grants poor and working class Black women few rewards and opportunities for success. Wingfield’s
(2008) work on Black female salon owners points to the fact that one of the reasons why Black women are able to excel in the Black hair industry is because it is a market in which Black women are dominant. The prevalence of Black women can create networks one can utilize to start a business. Wingfield illustrates the mentoring relationship between salon owners, and the stylists that work in their establishments, as salon owners are often invested in the professional development and growth of their stylists, and often motivate stylists to open their own salon in the future.

Some of the research on Black women entrepreneurs has also explored how race shapes the cultural capital they draw upon. Early sociological inquiry into the topic of business formation viewed successful entrepreneurship as a function of the norms, values and beliefs associated with a particular group. For instance, work which explores the entrepreneurial success of early immigrants to the United States views “entrepreneurial orientation” as a function of a group’s cultural endowments (Weber 1930; Bonacich 1973; Portes and Sensenbrenner 1993; Light 1995). Chinese entrepreneurial success was rooted in “shared collective responsibility and mutual loyalty” (Lovell-Troy 1980:85). Anglo-Saxon Protestant success was linked to religious ideas that encouraged thriftiness and hard work (Weber 1930). The success of German-Jews was rooted in a rich “cultural heritage” (Portes and Sensenbrenner 1993:1330). Consequently, certain groups were characterized as lacking an “entrepreneurial orientation.” For instance, African Americans were perceived as lacking certain cultural traits that foster business ownership. This idea was challenged by John Butler (1991), whose *Entrepreneurship and Self-Help among Black Americans* amply documents the rich entrepreneurial tradition in African American culture, which includes an ethic of helping and uplifting Black communities, especially in the face of slavery and Jim Crow, which undermined Black economic and social progress.
The research on Black women entrepreneurs suggests supporting African American communities is a core value Black women entrepreneurs draw from and structure their business around. For instance Gill’s (2010) historical work on Black beauty salon owners in the US throughout the 20th and early 21st centuries argues that economics and entrepreneurship were critical elements in Black women’s activism. For instance, she illustrates the manner in which salons were not just places for women to get their hair done, but also functioned as a site for activism. The locations fostered discussion and critical analysis of racial inequality and voter registration efforts, and helped to raise funds for Black politicians and other social causes. She notes how Black salon owners nurtured the social, political, and economic connections that made the struggle against racial injustice possible, and had significant power in shaping political agendas. Additionally, Boyd (2000) suggests that boarding houses operated by women assisted Black advancement because during this period, also referred to as the Great Migration (1910-1930), African Americans in large numbers were fleeing the Jim Crow south and migrating North in search of better opportunities.

Wingfield (2008) shows how Black female salon ownership is a resistance to race-gender ideologies that oppress Black women. Eurocentric notions of beauty define White femininity, which includes long, straight hair and light skin, as the standard to which all other female bodies are measured against. Wingfield (2008) notes that salons provide a space in which Black femininity is celebrated and nurtured, creates an escape from the negative and controlling images associated with Black women and establish an environment in which Black women communicate their daily experiences. In some cases these spaces allow Black women to re-fashion their image, through promoting Black women’s natural hair, as opposed to the use of chemicals (such as relaxers or perms) to achieve a White aesthetic. Thus, entrepreneurship is a way in which Black
women exercise agency within a social structure that provides little opportunity to do so. However, there is significant debate regarding the extent to which this ethic of community support either helps or hinders business ownership among Black women. For instance, some argue that the beliefs of Black women business owners may detract from the firm’s economic growth. Beliefs which emphasize community, giving back, and social good as opposed to profit and getting ahead are core ideas which compel Black women to start a business, and in some cases the primary criteria by which many Black women evaluate the success of their businesses (Valdez 2011; Stack, 1975; Blockson et al. 2007; Butler 1991). However, some suggest that beliefs around community are a benefit. In fact, Goodwyn and Stoddard (2011) see these beliefs as a strength which enables them to create innovative business practices and direct profit to social good.

There is less information on Black women entrepreneur’s access to financial capital, and this remains a topic for further investigation. Based upon the prior research, Black women generally open businesses with low barriers to entry, which include opening businesses that require smaller financial inputs (Boyde 2000). Research also suggests that Black women may face challenges in accessing start-up capital to begin their business. Wingfield (2008) shows how Black women started their salons through personal savings, loans from family, or obtaining a business passed down from kin, as opposed to relying on funding and loans from banks or the government. The prevailing view among entrepreneurs indicates that these lending agencies are inherently biased, either intentionally denying Black women loans or creating roadblocks and barriers to prevent them from applying for them in the first place. This research is consistent with the research on women as well as racial and ethnic minority entrepreneurs, which suggests that they experience barriers, including sexism and racism, when accessing loans from lending
organizations (Brush et al. 2002; Sagarito, Elam and Brush 2012; Fabowale, Orser and Riding, 1995; Blake 2006; Fay and Williams 1993; Bonacich 1973; Light and Rosenstein 1995; Feagin and Imani 1994; Feagin and Sikes 1994).

The limited research on Black women entrepreneurs suggests they experience specific challenges related to the necessary forms of capital when starting and growing a business. These specific experiences include: (1) limited skills and employment-related experiences due to Black women’s segmentation to bottom of the labor market; (2) homogenous social networks, primarily comprised of African Americans, and specifically Black women; (3) a cultural value which underscores the importance of community over profit; and (4) difficulties in accessing start-up capital to form a business, often relying on informal sources of funding. All of these factors shape Black women’s entrepreneurship, and can serve as explanations for the disparities they experience relative to other groups, including White women entrepreneurs.

A major gap in this literature on Black women entrepreneurs is that most research primarily focuses on poor and working class women. We do not know as much information about Black women who own businesses classified as professional, scientific, and technical, or financial.

Black women who own a high-skilled business may have a different experience than Black women who own a business classified as “other services.” The literature suggests that class relations can shape business ownership among Black women. Taniguchi (2002) finds that factors related to human capital, specifically having a professional background, significantly increases the rate of entry into self-employment for White women (but not for Black women). However, working within the service industry, especially working within a private household, significantly facilitates entry into self-employment for African American women. Taniguchi
(2002) suggests that Black women working in management and the professions are not as inclined to open a business, perhaps stemming from their workplace experiences, or resulting from the barriers to entry into business being too difficult to transcend. Budig (2006) finds class differences in the entry into self-employment for women, as non-professional and non-managerial women use entrepreneurship to balance work and family, while women entering professional and managerial self-employment adopt a more careerist model. Additionally, within the race and ethic entrepreneurship literature, there is some research which investigates gender and class differences. In looking at the issue of Latino/a entrepreneurship, Valdez (2011) finds that entrepreneurship amongst Latinos/as is unequal across race, class and gender lines, as middle-upper class Latinos experience the most advantages, having accessed schooling, personal savings, inheritance, and credit worthiness, as well as valuable co-ethnic and male-dominated networks. Ultimately, she argues that entrepreneurship is embedded within powerful structures of inequality, which can produce divergent life chances among Latino/as, thus underscoring the point that as a group Latino/as are not monolithic.

**Summary of the Literature Review**

The literature on women entrepreneurs suggests that women’s access to the necessary forms of human, social, financial, and cultural capital, foster or inhibit business ownership. There seems to be significant debate regarding what forms of capital actually matter for women, as there is compelling evidence for the significance of each. In particular, while some argue experience, education, and financial inputs are key, others suggest that social and cultural resources underpin the ability of women to access significant work experiences and funding.

There are several gaps in the literature on entrepreneurs. First, while information on women entrepreneurs is discussed within the management and business literature, there is very
little analysis of this topic within sociology. Second, the methods used to investigate entrepreneurship are dominated by quantitative as opposed to qualitative approaches (for instance, survey research as opposed to interview, participant observation or focus groups). The literature amply documents the impact of certain variables, associated with human, social, financial, and cultural capital on business startup. However, there is very little information on the lived experiences of these women, such as how women utilize these resources to start and grow their businesses, how women understand their lives as business owners, the meanings they assign to their business ownership, and the challenges they face. Third, while human, social, and financial capital have been readily discussed, there is a scant amount of literature on how access to cultural capital can shape business ownership among women, specifically how family background and class experiences can shape business startup among women.

Last, one problematic element of this literature on women entrepreneurs, and most germane to this project, is its focus of investigation. The myopic focus on the experiences of White women entrepreneurs fails to include an analysis of the experiences women of color, specifically African American women. The few pieces of research which address the topic of Black women entrepreneurs suggests their experiences contrast with their White female counterparts. While gender inequality “pushes” White women into business ownership, race and gender inequality “push” Black women into business ownership. For instance, while Black women start businesses to escape the challenges that accompany their labor market status, including working in low-skilled and low-paying jobs, White women often enter into entrepreneurship to balance work and take care of children and family. Further, research suggests that Black women contrast with their White female counterparts in the networks they rely on for support, as Black women’s networks are comprised of African Americans, specifically Black
women. Last, when compared to White women, there is a value of uplifting and supporting African American’s communities, and combating social and economic inequality. To this end, as Wingfield (2008) notes, race and gender oppression circumscribe businesses owned by Black women in almost every aspect. While the current research on women business owners underscores the importance of gender related factors in shaping women’s access to the necessary forms of capital to start and grow one’s business, it fails to acknowledge how other factors such as race also shape business ownership. As previously noted, this is deeply problematic because women of color, specifically Black women, lag behind in business ownership when compared to other groups.

Yet the problem with the literature on Black women entrepreneurs is that it primarily focuses on the experiences of poor and working class Black women, and fails to offer an account of women with a contrasting labor market status, including high-skilled Black women. The evidence appears mixed as to whether or not class matters among Black women business owners. The limited research that explores race, gender, class, and entrepreneurship indicates that class does matter, in terms of the motivations for starting a business, and the types of resources one has access to. However, the research on the working lives of high-skilled Black women suggests they experience discrimination based upon their unique status as both Black and women, similar to their working class counterparts, thus raising questions regarding the significance of class.

The Current Study: Project Overview and Theoretical Framework

Project Overview

As previously outlined, there is not a significant amount of sociological literature that explores the topic of women entrepreneurs. More significantly, Black women are excluded from the research on this topic. Although Wingfield (2008), offers a sociological study of Black
women salon owners, very little of the research on Black women business owners focuses on highly skilled Black women. This current study seeks to address the gap in the literature through a qualitative study of 35 White and Black women entrepreneurs within marketing and communications, as well as finance.

I utilize a comparative approach to highlight similarities and differences in Black and White women entrepreneurial experiences. In particular, I focus on entry into entrepreneurship, including their motivations for becoming an entrepreneur and the forms of support utilized to start their business. I focus on these two aspects of entry because the prevailing literature indicates that the reasons women have for starting a business and the resources available can influence rates of business ownership (especially among women of color) and business revenue and growth. Understanding women’s decisions to start a business and how women access resources are key in terms of addressing the disparities women face. This project has three primary research questions:

- How do women understand the factors that compelled them to start a business?
- How do women access resources to start their business?
- How do Black and White women compare in their understanding of the factors that compelled them to start their business and access to resources to start their business?

For women in the study, becoming an entrepreneur is an act of freedom or liberation. Women utilize business ownership as way to resist their own subjugation in the labor market, and as a way to assert economic independence. However while entrepreneurship is a liberating act, women business owners must still contend with systems of inequality that can ultimately limit the success of their business.
I also argue that race plays a salient role in Black and White women’s entry into business ownership in two ways. First, race impacts women’s decision to start a business. While resisting oppression shapes both Black and White women’s entry into entrepreneurship, the meaning of oppression differs between the two groups of women. For instance, both Black and White women’s decision to become an entrepreneur is a form of resistance to the common labor market challenges experienced by many women. Both Black and White women value having a better work-life balance or being able to spend more time with their children, and these are significant factors which motivate women to start a business. Although women place value on their children and families, the demands of their job required long hours and thus limited women’s ability to spend time with their children. Thus, business ownership is a way for women to pursue both their career and taking care of their children. For many women having a satisfying career is also behind the decision to start a business. For Black women in particular, having a career that enables them to support and give back to communities of color was an important factor in starting their business. In some cases, their previous places of employment did not value issues related to diversity and inclusion. Moreover, some of these organizations were complicit in harmful practices towards people of color. Even though Black and White women utilize business ownership as tool to resist, and may have similar workplace challenges, Black women’s decision to start a business is nonetheless circumscribed by race in ways that contrast with their White counterparts.

Race also shapes how Black and White women access resources. Women obtain resources to start their business in two primary ways. Women must first obtain business resources by tapping into their networks. In particular, women “transfer” resources from various components of their networks (professional relationships, family/kin, peer and friendship groups)
to their business. For instance, women leverage relationships with clients from previous companies by bringing these clients to their newly established firms. Second, women must “translate” their life experiences into the skills required to own and manage a business. For instance, women’s early involvement in families and communities enabled them to develop leadership skills and strategies for managing risk. The acquisition of these abilities enabled women to envision themselves as competent and successful business owners. In short, by maximizing relationships and drawing upon lived experiences, women create their own business resources. However, there are racial differences in how women access critical business resources. For instance, Black women often discuss the importance of having networks that consist of other Blacks and the critical role that Black network members play in providing business resources such as clients and emotional support.

Additionally, I also argue that Black women experience multiple barriers to business ownership when compared to their White counterparts. For instance, despite women’s attempt to exercise social and economic independence through business ownership, they still encounter obstacles in accessing resources to start their business. Both groups of women experience gender-based obstacles in accessing resources such as getting clients and funding. However, Black women face race as well as gender based barriers in obtaining these resources.

This study is significant for several reasons. First, it adds to our understanding of the underlying beliefs and ideas that compel women to start a business. From this research we now have a more thorough explanation for why women entrepreneurs often value family over profit and business growth. These beliefs may stem from women’s socialization to be caretakers of children, but also stem from the gendered nature of organization, which often limit workers’ time with children and family.
Second, this study provides a richer understanding of women’s networks in two fundamental ways. My findings enhance our understanding of networks by identifying the types of resources embedded within these networks. Findings also enhance our understanding of networks by illustrating the process through which women extract these resources from their networks. Thus, this research goes beyond an accounting of network structure and composition, to include a more robust analysis of the kinds of activities and discussions that take place between women and their business networks.

Third, this study enhances our understanding of the role cultural capital plays in women’s ability to become business owners. The literature has identified a relationship between parental employment and the likelihood of girls starting a business when they are older. This current research illustrates the early socialization process that can ultimately lead to women choosing a career path in business ownership.

Last, the project enriches our understanding of how race shapes business ownership among women in the United States. Findings from the project demonstrate that women of color business owners may share some similarities with their White female counterparts, but may also have some differences as well. In some ways, Black and White women are remarkably similar in their conceptualization of business ownership as an act of liberation, striving for greater career satisfaction and economic independence. However, for Black women, race and not just gender shape the meanings they assign to career satisfaction, how they access resources, and the challenges they face in obtaining resources.

**Theoretical Framework**

It is the primary goal of this project to compare and contrast the experiences of Black and White women entrepreneurs, to better understand the challenges they face in starting their
business, and the unique experiences they encounter. To achieve this goal I utilize the theoretical framework of intersectionality, which describes the interrelatedness of various forms of oppression, such as race, class, and gender (Choo and Ferree 2010; Collins 2000; McCall 2005). As a theoretical perspective, intersectionality is well established. However, attention has now been placed on how to capture intersectionality in sociological research. In the following section, I discuss the development of intersectionality as a theoretical perspective, followed by an analysis of its methodological components.

*The Development of Intersectionality*

The term “intersectionality” was first coined by the legal scholar Kimberle Crenshaw in the 1980s. Crenshaw’s work explored the structural elements of inequality, criticizing how dominant institutions sustain and reproduce inequalities. Her work focused specifically on the law’s use of a single-axis framework to address the challenges faced by women of color. For instance, Crenshaw (1989) notes that in 1977 Black women brought suit against General Motors in Detroit, “alleging that the employer’s seniority system perpetuated the effects of past discrimination against Black women” (Crenshaw 1989:24). Prior to 1964, General Motors did not hire Black women (although they hired White women and Black men), and all the Black women hired after 1970 lost their jobs in seniority-based layoffs in the subsequent recession. Crenshaw elaborates on the complexities of discrimination against Black women:

Black women can experience discrimination in ways that are both similar to and different from those experienced by white women and Black men. Black women sometimes experience discrimination in ways similar to White women’s experience; sometimes they share very similar experiences with Black men. Yet often they experience double-discrimination—the combined effects and practices which discriminate on the basis of race, and on the basis of sex. And sometimes they experience discrimination as Black women--not the sum of race and sex discrimination, but as black women (Crenshaw 1989:25).
While Crenshaw coined the term intersectionality, the critique was first developed by feminist women of color who argued that movements for racial and gender inequality failed to include their perspectives and the oppression they encountered as both women and people of color (Truth 1851; Beal 1969; Collins 2000; Guy-Sheftall and Cole 2003; Hooks 1992). Marginalized groups of women in the US were among the first to insist that race, class and gender oppression are simultaneous and mutually constituting. They were especially critical of movements for social justice that failed to acknowledge their experience as equally shaped by racism, sexism, and class inequality. These women believed that the inability of social movements’ to recognize their experience detracted from the revolutionary potential of these movements and was therefore self-defeating.

For instance, Black feminists were especially critical of White-led feminist movements. In 1969 Black feminist Francis Beal, activist and co-founder of the Black Women’s Liberation Committee of SNCC, published her influential piece *Black Women's Manifesto; Double Jeopardy: To Be Black and Female*. In her publication, Beal is critical of the feminist movement for its inability to view women in non-monolithic terms and embrace anti-imperialist and anti-racist ideology (Beal 1969). Although the feminist perspective sought to challenge male bias in the academy and the unequal status of women in society overall, women from diverse backgrounds felt excluded because they believed that much of the theorizing was based upon the lives of elite, White women from the West. They argued that mainstream conceptions of gender inequality did not speak to their lives as women who experienced racial inequality and poverty on a daily basis. For instance, issues such as women’s confinement to the domestic sphere, as opposed to equal rights and opportunities with men in the labor market, was not a palpable issue for women of color, as this group always labored outside of the home, often alongside men in
their communities (Collins 2000; Hooks 1984; White 1985). Thus, for women of color, gender inequality could not be understood without placing it in context next to other systems of oppression.

White women had difficulty in recognizing their privilege, and therefore not receptive to the critiques posed by feminist women of color. In fact, that inability of White women to acknowledge their race and class privileges was often a tension between these two groups of women (Brienes 2006). Hooks (1984) states the following regarding her early experiences with feminism:

In 1981, I enrolled in a graduate class on feminist theory where we were given a course reading list that had writings by white women and men and one black man, but no material by or about Black, Native American Indian, Hispanic or Asian women. When I criticized this oversight, white women directed an anger and hostility at me that was so intense I found it difficult to attend class (Hooks 1984:14).

However, Beal (1969) as well as other Black feminists scholars were not only critical of the feminist movement but were also critical of movements for racial equality. There is a contradictory relationship between Black communities and society as whole; while fighting for racial equality these communities also reified the dominant gender ideologies. For example, some Black communities and leaders ignore the issue of gender. Issues of gender in Black communities such as equal pay for women, violence against women, and misogyny take a back seat to issues that deal exclusively with race (Guy-Sheftall and Cole 2003).

Black communities and their leaders, who have been very vocal against racism, have actually fostered gender inequality. Barnett (1993) notes how sexism within the civil rights movement sometimes relegated Black and White women to non-executive leadership positions and how much of the literature on movements for racial justice primarily focus on accomplishments of elite men. Guy-Sheftall and Cole (2003) also note how some forms of Black
Nationalism promoted patriarchy and virulent forms of homophobia within Black communities. In Michelle Wallace’s (1978) *Black Macho and The Myth of The Superwomen*, she argued that 1960s Black political leaders supported the stereotypical image of Black women as domineering and emasculating, views expressed about Black womanhood in Moynihan’s (1965) *The Negro Family: The Case For National Action*. In this publication, Moynihan argued that Black women were responsible for the breakdown of Black families precisely because they marginalized men from the family unit (United States Department of Labor 1965). This scant attention to gender or blatant sexism not only results from male bias, but also stems from an acceptance of patriarchy at the expense of Black women to forge bonds with White males, who remain at the top of the social and economic structure (Guy-Sheftall and Cole 2003). These sentiments are supported by the experiences of Black Panther Elain Brown:

A woman in the Black Power movement was considered, at best irrelevant. A woman asserting herself was a pariah. A woman attempting the role of leadership was, to my proud Black brother, making an alliance with the ‘counter-revolutionary, man-hating lesbian feminist white bitches.’ It was a violation of some Black Power principle that was left undefined. If a Black woman assumed a role of leadership, she was said to be eroding Black manhood, to be hindering the progress of the Black race. She was an enemy of Black people (Guy-Sheftall and Cole 2003:92).

The critiques of Black feminists illustrates the point that thinking about oppression from a single-axis framework when attempting to address inequality is deeply problematic (Crenshaw 1989). It alienates certain groups because it fails to address their problems or speak to their experiences. Additionally, thinking about inequality from a single-axis framework also reproduces hierarchal and oppressive relationships, thus privileging certain groups, while simultaneously disadvantaging others (Zinn and Dill 1996).

*Capturing Intersectionality in Sociological Research*
While intersectionality as a theory has been well established, its methodological components need further development (Choo and Ferree 2010). To this end, considering what we mean by the concept of intersectionality, and how to capture it in sociological research, is important. Intersectionality attempts to challenge preconceived categories (i.e. “women” or “Black”). However, a critique of intersectionality is it is also in danger of reproducing these categories (McCall and 2005). Thus a central tension within intersectionality is how to capture the perspectives and experiences of a particular group, without bias or assumption. Using the framework established by Choo and Ferree (2010) and McCall (2005), I will discuss three primary ways in which theorists have understood the relationship between different forms of inequality, as well as how to “capture” intersectionality in sociological research. There are three broad conceptualizations of inequality. These include: *experiences across categories*, *shifting configurations of inequality*, and *inequalities as mutually reinforcing* (Choo and Ferree 2010). Additionally, there are three methodological approaches that I wish to invoke. These three approaches include: *intracategorical*, *anti-categorical*, and the *intercategorical* (McCall 2010). The following section outlines these distinct approaches.

This first perspective, *experiences across categories*, seeks to understand how experience can vary across such categories as race, gender or class. This approach is most commonly used in studies which employ an intersectional lens, and is predominantly associated with the critiques of many feminist women of color, who believed that their struggles were different from those of both White women and men of color. As discussed above, they believed that their lives were simultaneously influenced by both racism and sexism.

McCall (2005) suggests two methodological approaches for researchers interested in this perspective. The first is the *intracategorical* approach which focuses on particular social groups
at neglected points of intersection — “people whose identity crosses the boundaries of traditionally excluded groups” (Dill 2002:5). Within the literature on gender, work, and inequality, the *intracategorical* approach is widely used. Several scholars note that race, class and gender inequality are fundamentally imbedded within economic structures, shaping the types of jobs and professions that an individual can obtain, as well as their chances for upward mobility (Browne and Misra 2003; Browne 1999; McCall 2000; Glenn 2002). Therefore, the traditional narrative of economic disadvantage based solely upon race or gender simply does not apply to many women. There are several examples of sociological research that utilize this conceptualization and methodological approach. For example, much of the early works on the lives of women of color such as Collin’s (2000) *Black Feminist Thought*, Davis’ (1981) *Women, Race, and Class*, Romero’s (2002) *Maid in America*, and Kang’s (2010) *The Managed Hand*, are examples of research that conceptualize intersectionality as *experiences across categories*, and utilize the *intracategorical* methodology. It is also important to note that women of color do not constitute the only group at neglected points of intersection. While whiteness is perceived as the “dominant” or “unmarked” category, others have tried to decenter White womanhood by illustrating how it is socially constructed. Examples of this work include Blee’s (2003) *Inside Organized Racism: Women of the Hate Movement* and Frankenberg’s (1993) *White Women Race Matters: The Social Construction of Whiteness*.

The second methodological approach is termed *anticategorical* — a subjective understanding of one’s experiences, which includes a rejection of labels (McCall 2005). It seeks to understand social groups at neglected points of intersection, but does so from the view of the actor. Placing one in a preconceived category is problematic as it reflects who we think they are, as opposed to who they actually are, thus robbing them of any subjective elements (McCall
Categories are also imbued with power relations and can continue to oppress (Mohanty 1988).

This approach has been widely used by those writing within the post-structuralist tradition. Examples of this methodological approach would include the autoethnographic approach used by anthropologists including Cernoff’s (2003), *Hustling is Not Stealing: Stories of an African Bar Girl*, in which the primary actor in the ethnography tells her own life story with little interpretation from the ethnographer, and Behar’s (2003) *Translated Women: Crossing the Border with Esparanza’s Story*, in which Behar’s interrogation of her own subjectivity is central to the research.

The second perspective, *shifting configurations of inequality*, seeks to understand how experience can shift across categories, but also incorporates an analysis of how configurations of inequality can shift across different landscapes (Choo and Ferree 2010). For any given group, the mechanism of inequality is not static but instead contingent. Thus, while Black women may experience oppression based upon their status as Black and woman, this perspective takes into account the nuances of identity and location to highlight the contours and variations within these experiences. To capture intersectionality from this perspective, McCall (2010) recommends the *intercatigorical* approach, in which researchers “adopt existing analytical categories to document relationships of inequality among social groups and changing configurations of inequality along multiple and conflicting dimensions” (McCall 2010:1773). This approach requires a multilayered comparative framework that allows researchers to identify the groups experiencing inequality and determine the source of that inequality. As described in the previous section, McCall’s (2001) book, *Complex Inequality: Gender, Class and Race in the New Economy* is an example of this approach, as she draws from a sample of women that is both racially and class diverse, and
compares and contrasts their labor market experiences in different economic contexts, including industrial Detroit and post-industrial Dallas.

The third perspective views inequalities as mutually reinforcing, and seeks to uncover how one form of inequality is maintained through other systems of oppression. For instance, how racism as a system of oppression is partially maintained through purporting patriarchal notions of gender, or how class inequality is maintained through reinforcing racial inequality. All three methodological approaches (intracategorical, intercategorical, and anticategorical) can apply to this conceptualization. Muñoz’s (2008), *Transnational Tortillas*, an ethnography of women’s factory work in the US and Mexico, richly illustrates how class-based inequalities are maintained through manipulating and reproducing inequalities related to gender and citizenship status. For instance, within the factories located in California, managers exert control through what she calls an immigration regime. However, in the branch located in Mexico, managers exert control through what she calls a gender regime. Thus for women in the US, citizenship status may be a more salient feature of their experience, thus policies addressing the problems women face need to consider issues related to immigration. However, in Mexico sexism may be a defining element of inequality suggesting that policies should take gender into consideration. Her ethnography richly illustrates how capitalism (which can be conceived as the dominant form of oppression) exploits through manipulating certain ideologies (such as gender or citizenship) that in turn produce economic inequality. Thus, inequalities reinforce one another.

In this dissertation I utilize the first conceptualization of intersectionality: experiences across categories. One of the major goals of the project is to understand entry into entrepreneurship for two distinct and marginalized populations: women entrepreneurs and Black women entrepreneurs. To do so, I utilize the intracategorical methodological approach, in order
to understand how race produces similar or divergent outcomes for women, specifically the forms of capital they draw upon to start their business. Simultaneously, researching two distinct groups of women entrepreneurs (both White and Black), and juxtaposing their experiences, enables us to clearly understand their differences and similarities.

**Conclusion**

In this chapter, I provide an overview of the academic literature on women business owners. I also presented an overview of the dissertation. This overview of the project included a discussion of the project’s focus, research questions, the theoretical framework used for the project, major findings, and the significance of these findings to the literature on women business owners.

The primary goal of this dissertation is to fill the major gaps in the literature on women business owners. Throughout this chapter, I have argued that women of color, especially Black women, are excluded from the prevailing research on women business owners. Thus new research on women business owners is needed, research which incorporates an intersectional theoretical framework and intentionally includes a racially diverse sample of women. If one perceives the purpose of sociological inquiry to improve the conditions of people’s lives, then it is the job of the sociologist to produce research that is not only relevant, but also reflective of the human experience. However, human experiences are vast and diverse, shifting across time and space, and contingent upon various social and economic factors. When sociologists exclude marginal voices from our analysis, we not only fail to provide a complete understanding of the social world, but also become complicit in reproducing inequality. The exclusion of women of color from the research on women entrepreneurs only contributes to the challenges they face as business owners, because White female voices and perspectives are erroneously assumed to
represent all other women. This dissertation, which is grounded in the lived experiences of both Black and White women, is an attempt to bring women of color into the forefront of conversations, in an effort to develop solutions that benefit a broader group of women.
Chapter Two
Research Design and Methodology

Introduction
My goal for this chapter is to explain the research design and methodology for the study. This chapter is divided into ten sections. In the first section, I begin by discussing the overall aim of the research. In the second section, I discuss the nature of qualitative methods and why I decided to utilize a qualitative approach. In the third section, I provide an overview of the characteristics of study participants, including definitions and discussion of key terms, and an overview of the fields of marketing and communications, as well as finance. In the fourth section, I discuss the research setting, especially as it relates to business ownership among African American and White women. In sections five, six, and seven I discuss the issues of data compilation and evaluation (including tools used to collect the data, the process for gathering data, as well as how I engaged in data analysis). In section eight I examine the relationship of my own subjectivity to the research and my investigator bias, while in section nine I discuss ethical considerations relating to the research project. I end the chapter with a discussion of the research limitations of the study.

Aim of the Study
The aim of this study is to understand the sociological factors that facilitate entry into entrepreneurship for Black and White women who own businesses in marketing, communications, and finance. This project seeks to understand two key aspects of their entry into business ownership. First, this project explores their motivations or reasons for starting a business. Second, this project explores women’s access to resources to start their business.
In addition to understanding the factors that facilitated women’s entry into business ownership, the aim of this research project is to also explore racial (and to some degree class) differences for entry into entrepreneurship, for instance, how the motivations for starting a business, and how access to resources utilized to start the business, might differ between Black and White women.

**The Qualitative Research Design**

To understand the factors which facilitate women’s entry into entrepreneurship, and how these experiences may shift across racial categories, I utilize a qualitative research design. The qualitative approach is rooted in the interpretive philosophical perspective, which believes that reality is socially constructed and the goal of social scientific inquiry is to understand the meanings that people assign to this reality. In particular, the interpretive tradition offers a critique to the positivist assertions that there is a concrete and objective reality that science can uncover (Hesse-Biber 2007). The origins of the qualitative approach are rooted in the field research conducted by anthropologists during the early part of the 20th century (Schutt 2004). For instance, anthropologists such as Bronislaw Malinowski and Franz Boas viewed secondary accounts of native societies inadequate, and believed that the study of non-Western societies must be understood and captured from indigenous perspectives. Malinowski lived among the New Guinea natives, and Boas visited many Midwest Native American communities, collecting artifacts and original texts (Schutt 2004). One of the benefits of a qualitative design is that it enables the researcher to examine participants' experience more closely than is possible with quantitative research. Unlike qualitative research’s emphasis on lived experiences and meaning, quantitative approaches utilize numbers, rates, and percentages to understand the social world.
Schutt (2004) identifies six distinguishing features of qualitative research. The first distinguishing feature includes the collection of data rooted in the experience of research participants rather than data collected through concepts and categories developed by the researcher. The second distinguishing feature of qualitative research includes the construction of research questions which are exploratory. Research commences not through testing a hypothesis. Rather qualitative research allows ideas, concepts and themes to emerge from the data, based upon the actions of people, such us what people believe and how they may act upon these beliefs. The third feature includes a focus on social phenomena that might not have previously been studied. Structured surveys cannot adequately understand new issues or hard to study populations. The fourth includes a focus on human subjectivity. This entails an understanding of the meanings that people attach to their lives. The fifth includes idiographic causal explanations or explanations which encompass individual actions which result in particular outcomes. This contrasts with quantitative research’s use of monotonic causal explanations in which the value of cases of one variable increase or decrease across the categories of another variable. Last, a defining feature of qualitative research includes a consideration of the researcher’s subjectivity. Qualitative research involves intensive involvement with those being researched. Given this relationship, the identity of the researcher is significant because one’s own bias and perspective can shape the research process itself.

Qualitative research consists of a variety of data collection methods (Schutt 2004; Saldana 2014; Hesse-Biber 2007; Corbin and Strauss 2015). Participant observation involves the researcher fully immersing themselves in the group or community of study for extended periods of time. Additionally, focus groups involve group interviews in which interviewers lead and facilitate a discussion on a particular topic. Intensive interview is also a method of data collection
utilized in qualitative research. Intensive interviews consist of open-ended questioning in which the interviewer seeks an understanding of an interviewees’ feelings, experiences and perceptions. For this project I utilize a form of intensive interview, or semi-structured qualitative interviews, to gain an in-depth understanding of the factors that facilitate women’s entry into business ownership.

I employ a qualitative approach for two reasons. First, the majority of the literature on women entrepreneurs utilizes quantitative methods, consisting of survey research that relies on large samples to discuss business ownership among women. Thus, my use of a qualitative research design was intentional because it provides a different vantage point to discuss and analyze women business owners, one in which lived experiences or emic perspectives are central to understanding women’s business ownership. The incorporation of a qualitative approach fills a gap in the literature on business owners.

Second, this quantitative research has pinpointed the factors that contribute to the disparities among women entrepreneurs, such as education, beliefs around business ownership, social networks, and financial resources. While the quantitative research has been excellent in identifying trends and patterns in women’s business ownership, it has not adequately identified the experiences and social relations that give rise to these disparities. For example, quantitative research has identified network composition and structure as key factor in accessing resources to start a business. However, we know very little about the content of women’s networks, such as what resources women receive from these networks, or how women tap into these networks for support. For instance, it has been noted by several researchers that one potentially problematic feature of entrepreneurial women’s networks is the fact that they are homogenous, and often dominated by kin. Yet what is less clear is how women are utilizing kin to start their business,
including the types of resources and support kin networks actually provide, or even the factors that cause women to rely on family and kin for business support in the first place.

Additionally the quantitative researcher has identified beliefs that emphasize starting a business for family, as opposed to career or profit, as a reason why women lag behind. However, we have very little understanding of how women actually understand their own choices for starting a business, and the lived experiences that give rise to these beliefs in the first place.

Study Participants

The participants in the study include 35 Black and White women who own businesses within marketing and communications and finance. The participants were a diverse group of women with a variety of experiences and perspectives, ranging in age, family composition, country of origin, and level of education (see Tables 1, 2, and 3). Despite the diversity in demographics and experiences, all of the women were equally proud of their businesses and passionate about the field of entrepreneurship.

Table 1: Black Study Participants Demographic Information: Name, Age, Country of Birth, Race, Marital Status, and Number of Children

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Country of Birth</th>
<th>Marital Status</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Janet</td>
<td>67</td>
<td>USA</td>
<td>Widowed</td>
<td>1</td>
</tr>
<tr>
<td>Lela</td>
<td>66</td>
<td>USA</td>
<td>Divorced or Separated</td>
<td>3</td>
</tr>
<tr>
<td>Paula</td>
<td>66</td>
<td>USA</td>
<td>Divorced or Separated</td>
<td>0</td>
</tr>
<tr>
<td>Denise</td>
<td>65</td>
<td>USA</td>
<td>Married/ Living in Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Kayla</td>
<td>65</td>
<td>USA</td>
<td>Never married/Single</td>
<td>0</td>
</tr>
<tr>
<td>Name</td>
<td>Age</td>
<td>Country</td>
<td>Status</td>
<td>Relationship</td>
</tr>
<tr>
<td>--------</td>
<td>-----</td>
<td>---------</td>
<td>-------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Silvia</td>
<td>63</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td></td>
</tr>
<tr>
<td>Cassandra</td>
<td>62</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>Never married/Single</td>
</tr>
<tr>
<td>Jamie</td>
<td>62</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td></td>
</tr>
<tr>
<td>Tina</td>
<td>59</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td></td>
</tr>
<tr>
<td>Lesly</td>
<td>55</td>
<td>USA</td>
<td>Divorced or Separated</td>
<td></td>
</tr>
<tr>
<td>Nancy</td>
<td>54</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td></td>
</tr>
<tr>
<td>Pamela</td>
<td>54</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>Never married/Single</td>
</tr>
<tr>
<td>Janice</td>
<td>52</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td></td>
</tr>
<tr>
<td>Janelle</td>
<td>48</td>
<td>Haiti</td>
<td>Never married/Single</td>
<td></td>
</tr>
<tr>
<td>Bernice</td>
<td>47</td>
<td>Jamaica</td>
<td>Never married/Single</td>
<td></td>
</tr>
<tr>
<td>Monique</td>
<td>46</td>
<td>USA</td>
<td>Divorced or Separated</td>
<td></td>
</tr>
<tr>
<td>Sage</td>
<td>36</td>
<td>USA</td>
<td>Never married/Single</td>
<td></td>
</tr>
<tr>
<td>Diana</td>
<td>30</td>
<td>Haiti</td>
<td>Never married/Single</td>
<td></td>
</tr>
<tr>
<td>Carla</td>
<td>29</td>
<td>USA</td>
<td>Never married/Single</td>
<td></td>
</tr>
</tbody>
</table>
Table 2: White Study Participants Demographic Information: Name, Age, Country of Birth, Race, Marital Status, Number of Children

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Country of Birth</th>
<th>Marital Status</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jessica</td>
<td>71</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>1</td>
</tr>
<tr>
<td>Mary</td>
<td>70</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>1</td>
</tr>
<tr>
<td>Deidra</td>
<td>62</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Amy</td>
<td>58</td>
<td>England</td>
<td>Married/Living In Partnership</td>
<td>5</td>
</tr>
<tr>
<td>Susan</td>
<td>56</td>
<td>USA</td>
<td>Married/Living in Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Amanda</td>
<td>54</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>0</td>
</tr>
<tr>
<td>Christine</td>
<td>54</td>
<td>USA</td>
<td>Married/Living in Partnership</td>
<td>3</td>
</tr>
<tr>
<td>Vanessa</td>
<td>54</td>
<td>USA</td>
<td>Divorced or Separated</td>
<td>0</td>
</tr>
<tr>
<td>Beatrice</td>
<td>52</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Melissa</td>
<td>52</td>
<td>USA</td>
<td>Never married/Single</td>
<td>0</td>
</tr>
<tr>
<td>Peyton</td>
<td>52</td>
<td>USA</td>
<td>Married/Living in Partnership</td>
<td>0</td>
</tr>
<tr>
<td>Kara</td>
<td>51</td>
<td>USA</td>
<td>Married/ Living in Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Beth</td>
<td>43</td>
<td>Germany</td>
<td>Married/Living in Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Margaret</td>
<td>42</td>
<td>Germany</td>
<td>Married/Living in Partnership</td>
<td>2</td>
</tr>
<tr>
<td>Naomi</td>
<td>36</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>0</td>
</tr>
<tr>
<td>Kim</td>
<td>35</td>
<td>USA</td>
<td>Married/Living In Partnership</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 3: Study Participants Level of Education

<table>
<thead>
<tr>
<th>Name</th>
<th>High School Diploma</th>
<th>College Degree</th>
<th>Graduate Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amanda</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Amy</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Beatrice</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Bernice</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

74
<table>
<thead>
<tr>
<th>Name</th>
<th>Printed</th>
<th>Received GED</th>
<th>Filled</th>
<th>Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beth</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Carla</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Cassandra</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Christine</td>
<td>No (received GED)</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Deidra</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Denise</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Diana</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Jamie</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Janelle</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Janet</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Janice</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Jessica</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Kara</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Kayla</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Kim</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Lela</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Lesly</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Margaret</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Mary</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Melissa</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Monique</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Nancy</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Naomi</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Pamela</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Paula</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Peyton</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>-------</td>
<td>--------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td></td>
<td>Sage</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Silvia</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Susan</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Tina</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Vanessa</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

**Race**

Since a key area of inquiry for the project is the role that race plays in women’s entry into entrepreneurship, I specifically focus on women who self-identify as Black or African American, and White. Within the study, 19 of the women identified as Black and 16 of the women identified as White. According to the United States Census (2017b), Black is defined as a “person having origins in any of the Black racial groups of Africa” and White is defined as a “person having origins in any of the original peoples of Europe, the Middle East, or North Africa” (US Census 2017b). For the purpose of this study I use Black and African American interchangeably. Within this study the category of Black or African American consists of people who identify with the African Diaspora, or the movement and dispersal of African people globally (Gomez 2004; Palmer 2000). Thus, the Black women in the study identified with a variety of cultures and ethnicities, and hail from various parts of the world including the United States and the Caribbean. Similar to their Black female counterparts, this study includes White women who also identify with a variety of cultures and ethnicity, and also hail from various parts of the world including the United States and Europe.

In order to understand racial differences in the entry to entrepreneurship for Black and White women, I conceptualize race not as a biological phenomenon, but as a socially constructed
category, heavily imbued with power and privilege. Notions of race shape conception of the self and day-to-day interactions. Although a social constructions, race is real, influencing the organization of labor, citizenship and the control and distribution of resources (Glenn 2002).

The category of race refers to the phenotypic characteristics that distinguish one group from another (Omi and Winant 1994). While there is a tendency to think of race as natural or fixed, scholars have rejected these claims, emphasizing the fact that racial classification is fluid and can also change throughout history and from one location to the next (Omi and Winant 1994). For instance, in places such as Brazil, what it means to be Black is not defined strictly by the American concept of the one-drop rule. Instead the category of brown is accepted to acknowledge the various skin tones as a result of racial mixing (Omi and Winant 1994).

The tendency to cement race in biology legitimates the unequal treatment of many groups within the legal, economic and cultural realms of society. For instance, a racialized social structure and discourse of race began to emerge when Europeans crossed the Atlantic Ocean, establishing an economic enterprise based upon the conquering, inhalation and enslavement of millions of Native Americans and Africans. The ideology underpinning this brutality was a notion that Europeans were the superior race—a sentiment expressed by many philosophers and scientific thinkers of the time, including Linnaeus, Voltaire, Hegel, Kant, Hume and Locke (Omi and Winant 1994).

The construction of non-Whites as inferior had lasting repercussions beyond the institution of slavery and the colonization of indigenous groups. For instance, the ability of African Americans to sustain themselves economically was severely challenged. During the Reconstruction period and continuing to the middle 20th century, restrictive laws such as the Black Codes and laws associated with Jim Crow prevented Blacks from owning property, the
right to fair labor, and access to education (Du Bois 1935). Later scholars such as Alexzander (2010) and Coates (2014) are able to link contemporary issues in racial inequality such as mass incarceration and housing inequality to legalized segregation that plagued the US for much of the 20th century.

**Marketing, Communications, and Finance**

The study consists of 33 women who own business in marketing and communications and 2 women who a finance business (see table 4-6A and 4-6B). Within this study, there was significant variation in women’s entrepreneurial activities. Businesses varied in size and scope. For instance, some business had hundreds of employees, while others had none. The marketing and communications businesses differed in their focus as well. Some provided general marketing and communications services to a range of clients, while others occupied specific niches within this field, such as crisis communications and management, messaging related to diversity and inclusion, marketing and communications support for start-ups, the development of communications platforms, and market research to name a few. The finance firms also differed. While one firm focused on providing financial services and investments for communities of color and low-income communities, the other focused on homeownership for first-time homebuyers. Some women’s businesses had been in existence for decades, and other businesses were at the beginning stages, and therefore had little to no receipts or revenues. While some women started their business by themselves, others became involved in a business through partnering with others. Many women in the sample identified as “accidental entrepreneurs,” starting a business without a business plan or strategy. Others were more intentional with the start of their business, developing a business plan or utilizing education and training resources to start their business.
<table>
<thead>
<tr>
<th>Name</th>
<th>Company Type</th>
<th>Focus</th>
<th>Individual Income</th>
<th>Date Established</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amanda</td>
<td>Marketing/Communications</td>
<td>Brand Management, Crisis Communication</td>
<td>200,000 or more</td>
<td>2003</td>
<td>30</td>
</tr>
<tr>
<td>Beth</td>
<td>Marketing and Communications</td>
<td>Development of Communication Platforms</td>
<td>150,000-199,999</td>
<td>2008</td>
<td>30</td>
</tr>
<tr>
<td>Deidra</td>
<td>Marketing and Communications</td>
<td>Product Marketing</td>
<td>200,000 or more</td>
<td>1999</td>
<td>520</td>
</tr>
<tr>
<td>Denise</td>
<td>Marketing and Communications</td>
<td>Brand Management, Non-Profit</td>
<td>150,000-199,999</td>
<td>1997</td>
<td>10</td>
</tr>
<tr>
<td>Jessica</td>
<td>Marketing and Communications</td>
<td>Brand Management, Start-Up Companies</td>
<td>200,000 or more</td>
<td>1991</td>
<td>10</td>
</tr>
<tr>
<td>Kim</td>
<td>Marketing and Communications</td>
<td>Development of Communication Platforms</td>
<td>75,000-99,000</td>
<td>2012</td>
<td>25</td>
</tr>
<tr>
<td>Mary</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>200,000 or more</td>
<td>2008</td>
<td>30</td>
</tr>
<tr>
<td>Susan</td>
<td>Marketing and Communications</td>
<td>Product Marketing</td>
<td>200,000 or more</td>
<td>2000</td>
<td>20</td>
</tr>
<tr>
<td>Tina</td>
<td>Finance</td>
<td>Investments, low income and urban communities</td>
<td>200,000 or more</td>
<td>1982</td>
<td>100</td>
</tr>
<tr>
<td>Cassandra</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>150,000-199,999</td>
<td>1986</td>
<td>10</td>
</tr>
<tr>
<td>Christine</td>
<td>Marketing and Communications</td>
<td>Market Research</td>
<td>150,000-199,999</td>
<td>2007</td>
<td>3</td>
</tr>
<tr>
<td>Name</td>
<td>Company Type</td>
<td>Focus</td>
<td>Individual Income</td>
<td>Date Established</td>
<td>Number of Employees</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------------</td>
<td>------------------------------------</td>
<td>-------------------</td>
<td>------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Beatrice</td>
<td>Marketing and Communications</td>
<td>Brand Management, Start-Up Companies</td>
<td>100,000-149,999</td>
<td>2008</td>
<td>14</td>
</tr>
<tr>
<td>Margaret</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>50,000-74,999</td>
<td>2011</td>
<td>3</td>
</tr>
<tr>
<td>Nancy</td>
<td>Marketing and Communications</td>
<td>Brand Management, Arts, Culture, Entertainment</td>
<td>100,000-149,999</td>
<td>1995</td>
<td>4</td>
</tr>
<tr>
<td>Jamie</td>
<td>Financial Services</td>
<td>Home Mortgages</td>
<td>75,000-99,999</td>
<td>2001</td>
<td>7</td>
</tr>
<tr>
<td>Kayla</td>
<td>Marketing and Communications</td>
<td>Brand Management, Diversity and Inclusion</td>
<td>100,000-149,999</td>
<td>1991</td>
<td>1</td>
</tr>
<tr>
<td>Lela</td>
<td>Marketing and Communications</td>
<td>Film Production</td>
<td>100,000-149,999</td>
<td>2007</td>
<td>0</td>
</tr>
<tr>
<td>Monique</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>100,000-149,999</td>
<td>1998</td>
<td>3</td>
</tr>
<tr>
<td>Naomi</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>100,000-149,999</td>
<td>2012</td>
<td>8</td>
</tr>
<tr>
<td>Vanessa</td>
<td>Marketing and Communications</td>
<td>Graphic Design</td>
<td>75,000-99,999</td>
<td>1993</td>
<td>8</td>
</tr>
</tbody>
</table>

**Table 4-B**: Company Information for Study Participants Based on Annual Sales Less Than $100,000 or No Revenue Reported

<table>
<thead>
<tr>
<th>Name</th>
<th>Company Type</th>
<th>Focus</th>
<th>Individual Income</th>
<th>Date Established</th>
<th>Number of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kara</td>
<td>Marketing and Communications</td>
<td>Brand Management, high-tech companies</td>
<td>100,000-149,999</td>
<td>2001</td>
<td>0</td>
</tr>
<tr>
<td>Name</td>
<td>Position</td>
<td>Industry</td>
<td>Salary Range</td>
<td>Year</td>
<td>Experience</td>
</tr>
<tr>
<td>----------</td>
<td>-----------------------------------</td>
<td>------------------------------------</td>
<td>--------------</td>
<td>------</td>
<td>------------</td>
</tr>
<tr>
<td>Melissa</td>
<td>Marketing and Communications</td>
<td>Brand Management, General</td>
<td>50,000-74,999</td>
<td>2006</td>
<td>0</td>
</tr>
<tr>
<td>Paula</td>
<td>Marketing and Communications</td>
<td>Brand Management, Individuals</td>
<td>200,000</td>
<td>2001</td>
<td>2</td>
</tr>
<tr>
<td>Silvia</td>
<td>Marketing and Communications</td>
<td>Brand Management, Arts, Culture, Entertainment</td>
<td>75,000-99,000</td>
<td>2007</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>$25,000-$49,999</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Janelle</td>
<td>Marketing and Communications</td>
<td>Brand Management, Start-Ups</td>
<td>50,000-74,999</td>
<td>2009</td>
<td>5</td>
</tr>
<tr>
<td>Janice</td>
<td>Marketing and Communications</td>
<td>Graphic Design</td>
<td>50,000-74,999</td>
<td>2005</td>
<td>1</td>
</tr>
<tr>
<td>Pamela</td>
<td>Marketing and Communications</td>
<td>Brand Management, Arts, Culture, Entertainment</td>
<td>35,000-49,000</td>
<td>2004</td>
<td>2</td>
</tr>
<tr>
<td>Sage</td>
<td>Marketing and Communications</td>
<td>Graphic Design</td>
<td>35,000-49,000</td>
<td>2007</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>$10,000-$24,999</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diana</td>
<td>Marketing and Communications</td>
<td>Brand Management, Arts, Culture, Entertainment</td>
<td>35,000-49,000</td>
<td>2011</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>$5,000-$9,999</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bernice</td>
<td>Marketing and Communications</td>
<td>Brand Management, Start-Up Companies</td>
<td>75,000-99,000</td>
<td>2014</td>
<td>3</td>
</tr>
<tr>
<td>Carla</td>
<td>Marketing and Communications</td>
<td>Brand Management, Individuals</td>
<td>50,000-74,999</td>
<td>Not Established</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>No revenue reported</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amy</td>
<td>Marketing and Communications</td>
<td>Resources for Marketing Professionals</td>
<td>200,000 or more</td>
<td>Not Established</td>
<td>0</td>
</tr>
<tr>
<td>Janet</td>
<td>Marketing and Communications</td>
<td>Political Communications</td>
<td>100,000-149,999</td>
<td></td>
<td>0</td>
</tr>
</tbody>
</table>
I chose marketing and communications because there is a limited amount of literature on high-skilled women entrepreneurs, specifically high-skilled Black women entrepreneurs. Marketing and communications is classified within the professional, scientific, and technical, service categories. The United States Census (2017a) defines this category as:

The Professional, Scientific, and Technical Services sector comprises establishments that specialize in performing professional, scientific, and technical activities for others. These activities require a high degree of expertise and training. The establishments in this sector specialize according to expertise and provide these services to clients in a variety of industries and, in some cases, to households. Activities performed include: legal advice and representation; accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services. (United States Census 2017a)

I also decided to focus on marketing and communications because a preliminary search for women and minority women-owned businesses within the location of the study indicated there is a significant amount of marketing and communications firms owned by women and women of color. According to a recent study from the Institute for Women’s Policy Research, women account for 63% of public relations “specialists,” and 59% of all PR managers (The Atlantic 2014). Within advertising, women account for 60% of those working in the field, compared to 47% of the overall workforce (The Atlantic 2014). Thus, marketing and communications was a field in which I could find a significant sample of women, working within a similar field to participate in the study.
I also focus on women who own a finance company. Finance is classified within the finance and insurance sector. The United States Census (2017a) describes this sector as:

The Finance and Insurance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:
1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale, and risk. This activity is known as financial intermediation.
2. Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs. (United States Census 2017a)

The two study participants who own a finance business are African American women. I decided to include Black women who work in another industry because I had a difficult time in locating enough Black women within marketing and communications to participate in the study. Although finance is a different industry, owners of financial firms are also likely to be highly skilled as well.

**What Constitutes an Entrepreneur?**

Within the sociological and business literature, the definition of entrepreneurship remains open for debate. The term entrepreneurship comes from the French word meaning “to undertake” (Ahmad and Seymour 2008). While the term has often been applied to refer to the founder of a new business when there was none before, some conceptualize entrepreneurs in terms of personality characteristics such as being creative, innovative, and willing to take risks (Foss and Klein 2012; Gartner 2004). According to this notion, one who inherits a business or purchases an
existing business is technically not an entrepreneur (Cunningham and Lischeron 1991). Others conceptualize entrepreneurship as the identification and exploitation of an opportunity (Garfield 1987).

However, some suggest these notions of entrepreneurship are infused with bias. For example, some argue traditional notions of entrepreneurship are often patriarchal, Western, and elitist. While the Western conception of entrepreneurship is opportunity entrepreneurship, those who are able to identify available opportunities and exploit them, women’s businesses do not necessarily fit this model (Warnecke, Hernandez and Nunn 2012). Warnecke (2013) notes how necessity is a defining element of women’s businesses globally, as women create self-employment opportunities in response to job loss or unsatisfactory economic opportunities. The broader social and economic environment can also limit one’s ability to start a business. Groups that face discrimination may not have the opportunity to start a business. As Butler (1991) notes, African Americans had a strong tradition of business ownership. However segregation laws intentionally limited the ability of these businesses to develop and thrive.

Within this study I define an entrepreneur simply as an individual who is the owner of a business. I chose a more expansive definition of entrepreneurship in order to capture a broader group of women. I also chose this broader notion of entrepreneurship because I was sensitive to the fact that potential participants (White women and women of color) may not fit such limited notions of business ownership. Women’s status as an owner (holds a majority of shares in the business) was easily determined through reviewing company information on websites, marketing materials, and business databases. Individuals listed as founders (involved in starting the business) were also considered owners. I focus on entry into business ownership, because participants were at very different stages in business ownership. Thus entry into business
ownership gives women a similar and consistent point to reflect upon. Within this study, I also use the term business owner and entrepreneur interchangeably.

**The Setting**

The study takes place in Massachusetts. Massachusetts population is currently 6.8 million. Almost 70% of the state identifies as White, while another 30% of the state identifies as non-white, including Black/African American, Hispanic/Latino, Asian, Native American, and multiracial (US Census Bureau 2012). Additionally, the area is home to several thriving industries. Major industries include retail trade, professional, scientific and technical services, as well as healthcare and social assistance (U.S. Census Bureau 2012).

I selected this area not only because of its diverse and sizeable population of high-skilled workers, but also because it reflects the broader inequalities that exist in business ownership among women and Black women-owned firms (see Tables 5, 6, and 7). Within this area there are approximately 600,000 businesses, with revenues of $800 billion (US Census Bureau 2017a). Almost 200,000 of these businesses are owned by women with revenues of approximately $30 billion, compared to the almost 400,000 businesses owned by men, with revenues totaling $300 billion (U.S. Census Bureau 2017a).

There are also significant disparities between Black and White women business owners. For instance, White women own almost 70,000 businesses, with revenues totaling $30 billion, compared to their Black female counterparts who own approximately 10,000 businesses, with revenues totaling $340 million (US Census Bureau 2017a). In fact, White women-owned businesses account for almost all of the total revenue generated by women’s businesses (U.S. Census Bureau 2017a).
There are similar disparities within ownership of firms classified as professional, scientific, and technical, as well finance and insurance. For example, of the almost 100,000 professional, scientific and technical services firms, approximately 40,000 of these firms are owned by women, and only 1,000 owned by Black women (US Census Bureau 2017). In regards to companies’ classified as finance and insurance, women owned almost 4,000 of these 20,000 firms. While white women owned 3,000 of these firms, Black women owned only 100 of these companies (U.S. Census Bureau 2017a).

Table 5: Black and White Ownership of Firms by Gender

<table>
<thead>
<tr>
<th></th>
<th>Number of Firms With or Without Paid Employees</th>
<th>Revenues/ Receipts</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Firms</td>
<td>607,664</td>
<td>$839,944,464,000</td>
</tr>
<tr>
<td>Female Owned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>69,192</td>
<td>$26,209,713,000</td>
</tr>
<tr>
<td>Black</td>
<td>9,984</td>
<td>$343,100,000</td>
</tr>
<tr>
<td>All</td>
<td>199,210</td>
<td>$28,855,145,000</td>
</tr>
<tr>
<td>Male Owned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>320,715</td>
<td>$249,161,493,000</td>
</tr>
<tr>
<td>Black</td>
<td>12,631</td>
<td>$1,465,974,000</td>
</tr>
<tr>
<td>All</td>
<td>357,158</td>
<td>$259,578,377,000</td>
</tr>
<tr>
<td>Table 6: Black and White Ownership of Professional, Scientific and Technical Services Firms by Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Number of Firms With or Without Paid Employees</strong></td>
<td><strong>Revenues/Receipts</strong></td>
<td></td>
</tr>
<tr>
<td>All Firms</td>
<td>115,569</td>
<td>69,945,493,000</td>
</tr>
<tr>
<td><strong>Female Owned</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>36,310</td>
<td>$4,135,801,000</td>
</tr>
<tr>
<td>Black</td>
<td>1,178</td>
<td>$36,906,000</td>
</tr>
<tr>
<td>All</td>
<td>39,485</td>
<td>$4,135,801,000</td>
</tr>
<tr>
<td><strong>Male Owned</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>63,992</td>
<td>$20,044,884,000</td>
</tr>
<tr>
<td>Black</td>
<td>1,497</td>
<td>$170,478,000</td>
</tr>
<tr>
<td>All</td>
<td>69,022</td>
<td>$22,184,750,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Table 7: Black and White Ownership of Finance and Insurance Firms by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Firms With or Without Paid Employees</strong></td>
</tr>
<tr>
<td>All Firms</td>
</tr>
<tr>
<td><strong>Female Owned</strong></td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Black</td>
</tr>
<tr>
<td>All</td>
</tr>
<tr>
<td><strong>Male Owned</strong></td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Black</td>
</tr>
<tr>
<td>All</td>
</tr>
</tbody>
</table>
Data Collection Tools

To gain an understanding of the experiences of women’s entry into entrepreneurship, I utilize semi-structured qualitative interviews. An in-depth qualitative interview is a particular kind of partnership between the researcher and interviewee that requires active asking and listening (Hesse-Biber and Levy 2006). Utilizing in-depth interviews enables the researcher to ask specific questions, but also allows for fluidity within the conversation through follow up questions based upon the experiences or ideas considered important by the interviewee (Hesse-Hesse-Biber and Levy 2006).

It is important to note that qualitative interviews are essential to understanding women’s lived experiences. Researchers often utilize qualitative interviews to access women’s hidden knowledge. Reinharz notes:

Interviewing offers researchers access to people’s ideas, thoughts, and memories in their own words rather than in the words of the researcher. This asset is particularly important for the study of women because in this way learning from women is an antidote to centuries of ignoring women’s ideas all together or having men speak for women (Reinharz 1992:12).

Additionally, many notable studies that seek to uncover the significance of race and gender in the working lives of Black and White women utilize qualitative interviews (Wingfield 2008; Epstein 1973; Bell and Nkomo 2001; Godwyn and Stoddard 2011; Blockson et al. 2007). For instance, Bell and Nkomo’s (2001) research on Black and White women in corporate America used in-depth qualitative interviews to shed light on gender and racial inequality in the workplace. Through interviews with Black and White women, the authors were able to capture subtle and overt forms of gender exclusion, how organizations perpetuate such inequality, and the day-to-day strategies women employ to cope with such inequality. The interviews also reveal how Black women’s experiences contrast with those of their White female counterparts. Black
women discussed the discrimination experienced not only from their male colleagues, but also from their White female counterparts. Allowing women to discuss their experience enhance our understanding of gender inequality in the workplace, and the specific forms of race-gender exclusion Black women may encounter. Qualitative interviews are also important in revealing how women’s career choices serve as a form of resistance to racial and gender oppression. For instance, interviews with Black women salon owners revealed that the reason they decided to open a salon was to enable Black women to feel good and take pride in their appearance (Wingfield 2008). Wingfield was then able to connect this issue of self-esteem among Black women to a larger social order that denigrates Black femininity.

The interview questionnaire was divided into four broad categories of questions (see Appendix A). The first section focused on women’s professional background and work experiences prior to starting their business. The second set of questions focused on the motivation or reasons for becoming an entrepreneur, such as the professional or personal factors that compelled women to start a business. The third set of questions focused on the forms of support utilized to start a business. For instance, the kinds of support received, and who provided these opportunities, and the challenges in obtaining support. The fourth set of questions focused specifically on issues of how race, class and gender shaped their experiences as entrepreneurs, and the discrimination they may have experienced as women and minority business owners.

I also administered a survey to obtain the demographic information of the participants in the study (see Appendix B). The survey gathered information on participant’s age, birth, residence, race, estimated individual annual income, their current family and household composition, education, and organizations they belong to. The survey also included information about participant’s family background, such as their place of birth, occupation of parents, the
composition of the household they grew up in, and the extracurricular activities they were involved in as a child. The survey also collected information on participants’ companies, such as company sales, number of employees, and year the company was established.

In addition to interviews with women entrepreneurs, I also conducted a small amount of key informant interviews. Key informants included people who work in non-profits or government agencies that address issues related to entrepreneurship and small business ownership. I utilized interviews with key informants to help me understand or clarify the issues that entrepreneurs face, including the challenges experienced by women and minority business owners, as well as policies and initiatives that seek to address these concerns.

I contacted potential project participants through email or phone calls. I used a similar script when first communicating with potential participants (see Appendix C). Within this script I introduced myself and the purpose of the project and requested them to participate in the project. If they agreed to participate, and prior to the interview and survey, I provided participants with the unsigned informed consent. The informed consent communicated the specifics of the projects, including the amount of time the interview would take, permission to tape record the interviews, and the fact that participation is the project is voluntary and they would not be paid for their time. Additionally, the informed consent emphasized there would be no foreseeable risk and their identity and information would be protected. Within the informed consent, I provided my contact information, as well as the contact information of the project’s principal investigator, should they have further questions or concerns. I did not present key informants with an unsigned informed consent form since my primary goal for interviewing key informants was to gain a greater understanding of entrepreneurship policy and initiatives especially as they relate to women and minority business owners.
The research project and related materials were reviewed and approved by Northeastern University’s Office of Human Subject Research Protection (see Appendix C). Prior to beginning interviews, I submitted examples of the script I would use to contact participants, the unsigned informed consent, and the questionnaire and survey for review by the Office of Human Subject Research Protection. I began the process of data collection once my research plan received approval.

**Data Collection Process**

I located participants utilizing non-probability sampling methods, in which the “probability of selection of the population elements is unknown” (Schutt 2004:147). The first non-probability sampling method used was purposive sampling, a method in which “elements are selected for a purpose, usually because of their unique position” (Schutt 2004:151). I researched local organizations that work with women and minority-owned businesses (such as non-profits, membership organizations, and government agencies). Often, I utilized their databases and lists of affiliated businesses to locate project participants. For instance, the state of Massachusetts has a government office that certifies minority and women-owned businesses. This agency maintains a large database in which one can search for women and minority owned companies by industry and sector.

I also utilized snowball sampling to locate participants. Snowball sampling is a non-probability sampling method in which “elements are selected as they are identified by successive informants or interviewees” (Schutt 2004:151). For instance, once business owners participated in the study, I asked them if they knew of other owners who might be interested in the study. Often project participants would connect me to other women or minority business owners interested in being a part of the study. Key informants were also a source of participants for the
study. As I met with key informants to gain information about business ownership in the area, they would also connect me with entrepreneurs. Last, my personal connections to the area allowed me to locate business owners. I have personal ties to the area. Both my paternal and maternal families are located throughout the Northeast. I was born and continue to live and work in the area. The fact that I have community ties made it especially easy to locate project participants. In fact, I was already familiar with several project participants and their companies.

I contacted project participants by email or phone. I introduced myself as a researcher and the project utilizing the approved scripts. If a respondent agreed to participate in the project, I emailed them the informed consent and set up a time to meet. Many of the business owners had incredibly busy schedules. For example, sometimes it would take two contact attempts before they got back to me. If a respondent did not get back to me after contacting them at least two times, I did not contact them again. Prior to beginning the actual interview, I reiterated the goals and objectives of the project, and provided each business owner with paper copy of the informed consent for their records.

In many ways the actual interviews reflected the diversity of the business owners, as no two interviews were the same. The location of the interviews varied. I interviewed some in public spaces such as a café or restaurant, while I interviewed others in the privacy of their homes. I especially preferred interviews to take place in the business of participants. Although participant observation was beyond the methodological scope of this project, interviewing in businesses provided me with the opportunity to experience their professional accomplishments, and provided greater insight into the services their firms provided and company operations. I utilized the questionnaire to guide the interviews, starting with their professional background and history, and ending with the role of race, class, and gender in their entrepreneurial experiences.
However, the flow of the interview differed between participants. Some participants preferred a traditional interview format, in which I asked a question and they provided a concise and direct answer. Others preferred a more fluid and conversational style format in which we would jump around from one topic to the next in no particular order. Others wanted to discuss topics beyond the interview questionnaire, such as my life experiences and interests in the subject of women and minorities in business.

I asked each participant if they were comfortable with recording the interview. If they agreed, then I recorded. No participant refused to be recorded. However, some participants kindly asked if I could stop recording when they wanted certain conversations to remain off the record. At the end of each interview, I presented participants with the demographic survey.

It is important to note the questionnaire as well as my interview skill sets continued to develop throughout the research process. The first three interviews were used as a pilot study to test the interview and survey questionnaire. After these initial interviews, adjustments were made to the questionnaire, and several questions were added and changed. Additionally, as I gained more experience with interviewing, I was able to allow for a more fluid conversation, while also adhering to the focus of the research. Additionally, as I began to analyze the data, and as themes emerged, I was able to further probe during the interviews and ask more targeted and concise follow-up questions.

**Data Analysis**

This study utilizes the methodological approach of grounded theory to analyze data. Initially developed by Glaser and Strauss (1967), this method for analyzing data is inductive, and begins with an engagement of the data and ends with a theory that is generated or “grounded” in the experiences of the group being studied (Glaser and Strauss 1967; Chamaz 2014). With
grounded theory, data collection and analysis is ongoing throughout the research process; as one collects data, one is analyzing data as well.

**Data Coding**

Data is captured and analyzed through the use of codes. Codes are “tags or labels for assigning units of meaning to the descriptive or infernal information complied during a study” (Miles and Huberman 1994:56). Codes are essentially short summaries to capture and articulate a specific belief or behavior. I used an open coding system. Rather than coming in with a pre-set list, I let codes organically emerge from the data itself. Codes were written using gerunds, or action statements, to identify processes and to ensure concepts and ideas are grounded in the data.

I analyzed data by “hand” as opposed to relying on qualitative analysis software such as Nvivo, or Max QRS. As I read through the transcribed interviews, I looked for words or phrases that captured or reflected a respondent’s experience. I highlighted the word or phrase, writing the word or phrase on one side of the interview transcript, while also writing brief notes or responses on the other side.

**Initial Coding**

Coding occurred in two phases. During initial coding, I utilized what Chamaz (2014) calls incident with incident coding, which allows the researcher to engage in a comparative study of specific incidents, thus identifying properties of the emerging concept. This contrasts with line-by-line coding, in which the researcher codes every line or statement in the interview transcript.

My first research question was *How do women understand the factors that motivated them to start a business.* In order to answer this question, I analyzed women’s explanation for
why they decided to start their business. To capture the factors that led women to start their business, I created a larger code called *Deciding to Start a Business*. Within this broader code, and grounded within data, I created a list of emergent codes, illustrating the reasons why women started their business (see Table 8).

**Table 8: Deciding to Start a Business**

<table>
<thead>
<tr>
<th>Name</th>
<th>Race</th>
<th>Interview Excerpt</th>
<th>Emergent Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beatrice</td>
<td>White</td>
<td>The start-up that I was working with, ran out of money. In November 2008. No one was hiring marketing people. My husband is a musician. He stays home with the kids. I don’t, he doesn’t work, so I need to. So, I didn’t have a choice. I felt like I had to start working for myself.</td>
<td>Needing a job</td>
</tr>
<tr>
<td>Monique</td>
<td>Black</td>
<td>2009 was particularly tough financially and I thought about the work that I was doing at the real estate company and the work that I was doing through my own company, and in the scheme of thinking about how half my money I had to give to the real estate company after I closed the deal and how I took 100% home of what I did in my own company was a motivation to say “you know what, I’m so unclear about why I’m going to continue to do this and not do this.”</td>
<td>Wanting more money</td>
</tr>
<tr>
<td>Beth</td>
<td>White</td>
<td>I mean, I thought originally when I went to college and went to this very, very selective, um, elite school that, um, for business leaders in Switzerland. Sort of the Harvard Business School of Switzerland and um, and everybody there wanted to get jobs at McKinsey or Goldman Sachs or something. And I had, I did an internship with McKinsey and I hated it. It was terrible. But I thought that that was the right way. You know, and I always wanted to have my own company. But I thought, “Well, I have to, you know, earn my way up and get some experience.</td>
<td>Hating career</td>
</tr>
</tbody>
</table>
in the, in the corporate world first before I become an entrepreneur.

In 2004, that is when I started my business. I was working in a law firm and a friend of mine worked in the Democratic National Committee, and his office was in the same building I worked in. He had tickets to the convention that was out here in 2004, and asked me if I wanted them. I said yea, so I went to the convention, had a great time. After the convention was over I was trying to figure out… “there must be some parties going on.” You know I didn’t know a lot of people so I wasn’t able to round up people and say “where are you going after this?” There were some private parties, but they were private parties, so when I got home I said there must be a way that events that are going on in the city can be put in a newsletter, and that’s where I actually started the work, because I looked through a lot of different publications, got information, put it in a 3 page newsletter, sent it to 50 of my closest friends by email, got a great response, people started forwarding it to other people, and the newsletter I had went from 50 to 5,000 people on my mailing list. And it grew and grew and grew, and then 4 years ago I started doing the event marketing and that was great because it incorporated my newsletter as a vehicle to promote the events that I was hired to market.

<table>
<thead>
<tr>
<th>Pamela Black</th>
<th>Wanting a social life</th>
</tr>
</thead>
</table>

My kids were school age at that point in time, before I was a techie. I was a Systems Analyst. And that takes up a lot of time because, you know, you got emergency work and you got to be on call sometimes. And it wasn’t really working out well for my family.

<table>
<thead>
<tr>
<th>Jamie Black</th>
<th>Wanting to spend more time with family</th>
</tr>
</thead>
</table>

I was a television news reporter for 21 years. I always wanted to be involved in community because I saw those stories not being told. It was always about fires and murders, and all the

<table>
<thead>
<tr>
<th>Lela Black</th>
<th>Wanting to do more for communities of</th>
</tr>
</thead>
</table>
negative things. The inspiration was to do more for communities of color, marginalized communities, poor communities.

I realized that I liked financial services…But I didn’t particularly like the financial services industry. It didn’t feel very comfortable to me as a black person. And then separately as a black woman. It didn’t feel very comfortable as a woman, and it didn’t feel comfortable as a black person.

This list of codes revealed that women had become business owners in response to a variety of circumstances, such as needing a job, wanting more money, wanting a different career, feeling dissatisfied with their social life, and wanting to spend more time with family. Since understanding racial differences is a key focus of the study, I also noted how Black women differ in becoming an entrepreneur. This list of emerging codes suggested that race was a factor in Black women starting their business compared to their White female counterparts. Black women cited wanting to do more for communities of color, or feeling uncomfortable in their previous position because of their race and their gender.

The second research question was How do Women Access Resources to Start their Business. I did a similar method of coding for the second research question. For each major example or incident of accessing a resource, I first wanted to determine the types of resources women utilized to start their business. I created a broader code called Types of Resources Used to Start the Business (see Table 9).
<table>
<thead>
<tr>
<th>Name</th>
<th>Race</th>
<th>Examples From Interviews</th>
<th>Type of Support</th>
<th>Obtaining Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deidra</td>
<td>White</td>
<td>I had a VC who called me one day and she said to me, “Deidra, you should get connected up to Excel.” Excel is a network of women entrepreneurs and it was a way for me to learn more about how to raise money and how to do an elevator pitch and all that.</td>
<td>Learning about how to raise money</td>
<td>I had a VC</td>
</tr>
<tr>
<td>Beth</td>
<td>White</td>
<td>My grandfather when I was, I think I was like 23 or 24, gave me some money and said, “Put it away, save it.” And I said, “Uh, okay, I will do that grandpa.” And um, then when I started my first company I asked him, “Grandpa, can I invest this money that you entrusted me with in my first company?</td>
<td>Investing inheritance</td>
<td>Grandfather</td>
</tr>
<tr>
<td>Mary</td>
<td>White</td>
<td>So I wound up, um, I didn’t have a non-comp or a non-solicitation agreement with her, so I called my old clients. And told them that I was starting a new agency. And one of them, um, flew me up to Toronto to meet with him. He was up there at a conference. And he said, “I want to come and be your first client.” And um, we’re gonna have a really big year. I’m making all these acquisitions. I’m gonna be really busy. Um, and I don’t want to work with her. I want to work with you. You’ve just been great.”</td>
<td>Taking clients</td>
<td>Previous client</td>
</tr>
<tr>
<td>Margaret</td>
<td>White</td>
<td>So this is a group of almost all of them are entrepreneurs or have been entrepreneurs. And I think that’s the most-biggest influence over the last three years. So um, what we do is we do peer coaching. So we do, first of all it’s just like a group of people you become friends with.</td>
<td>Forming emotional ties and bonds</td>
<td>Group of people you become friends with</td>
</tr>
</tbody>
</table>
I come from a very entrepreneurial family. Both my mother and father were entrepreneurs on the island of Antigua. So, for me, it’s was in my blood if you wanna say that; Yeah both of my parents were successful business owner. My mother owned a number of retail outlets on the Island of Antigua. My father had a supermarket and a couple of import/export entities and insurance companies. In a lot of ways I grew up seeing my parents being successful entrepreneurs. So the thought of working for myself and not being successful didn’t even register. Did not cross my mind. They’re risk averse.

Having, I’ll even call it a kitchen cabinet, because it wasn’t just my partner. It was also friends and family that I could bounce things off of about what was going on, the direction that we were going. I call it a kitchen cabinet. That, to me, was critical. I can’t imagine doing all the things that I did without that group of individuals that I could bounce ideas off of and get good feedback. I also think that there are a lot of individuals that weren’t close friends and family that were helpful. And the majority of those individuals were black.

When I first thought about doing something like this, I called a friend. Brainstorming and getting groups of women.
Her name is Carla. Carla and a group of other women met with me to give me ideas, and so it was having that support of other women who said you can do this. White women, black women, women in business. It was like having… she said you need a board and this is your own personal board, not for the company. And this group of women met in my kitchen and we brainstormed about how we could get business, because I’m a small…a competitive business so this group of women supported me and gave me that kind of permission.

This list of codes revealed that women relied on various types of resources to start their business such as learning how to raise money, using family inheritance to invest in their company, getting encouragement and advice from friendship and peer networks, and having an entrepreneurial background in their family. Next I wanted to understand how women connect to these resources. For each major example or incident of accessing a resource I created a code called *Obtaining Support to Start the Business* (see Table 9).

This list of emergent codes revealed that women rely on a variety of sources such as clients, grandparents, friends, as well as family history and background. This list of emergent codes also reveals racial differences in obtaining resources, as Black women often relied on other Blacks to help them start their business.

I also explored the challenges in accessing resources to start a business. I analyzed major incidents or examples of challenges, and I created a code called *Challenges in Obtaining Resources* (see Table 10).
Table 10: Challenges in Obtaining Resources

<table>
<thead>
<tr>
<th>Name</th>
<th>Race</th>
<th>Examples From Interview</th>
<th>Emergent Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sage</td>
<td>Black</td>
<td>Um, and part of that is, um, getting retainer clients. Um, you know, people who want to sign, sign up for a long-term, like a monthly, um, retainer to keep me on as their graphic designer. I know a lot of places like Universities, they outsource. Um, but getting in the door of those places is hard.</td>
<td>Getting in the door</td>
</tr>
<tr>
<td>Monique</td>
<td>Black</td>
<td>For me I think it was not really having an entrepreneurial mentor in place when I started. I think I bumped my head a lot against walls that didn’t have to be there if I knew who to talk to or what to ask.</td>
<td>Not having a mentor</td>
</tr>
<tr>
<td>Peyton</td>
<td>White</td>
<td>My dad ran a Fortune 500 company. Um, I grew up wanting to go to business school. When I was a little girl and, you know, my parents at times would pat me on the head and say, you know, “Do you want to be a nurse or ballerina or school teacher?” And I’d say, “No, I want to go to Harvard Business School and run a big company one day.”</td>
<td>Being discouraged to pursue a career in business because of sexist attitudes</td>
</tr>
<tr>
<td>Beth</td>
<td>White</td>
<td>It’s gonna cost me money and you know, because I’ve lost. I’ve lost significant shares in my company. My taking that baby penalty, but it’s okay. It’s okay. I love my kids. They’re worth more than.</td>
<td>Losing shares in company Taking the baby penalty</td>
</tr>
<tr>
<td>Denise</td>
<td>Black</td>
<td>Well, first of all let me just say for the record that it is tough out here for a black girl trying to do business. It’s been difficult. In fact, I had a situation today where we, we got a business. We got a sales lead. I was sitting with my Creative Director. And um, we were interviewing this new sales, this new lead. And hearing him talk on the phone, I was like, “Uh.” He was like, “Okay, I want you all to come down for a meeting. Yada, yada, yada.” And we’re trying to qualify a moment of thought. But the way he was talking said, “You know what? He doesn’t</td>
<td>Having to make compromises Sending employee</td>
</tr>
</tbody>
</table>
want to see me walk through the door.” He didn’t want to see a woman walk through the door and he doesn’t want to see a black woman walk through the door. So I said to my Creative Director. I said, “He doesn’t want us at the meeting.” I want the business, but you have to do like little games to get the business that you want…So my guy’s gonna go meet with them next week. So you end up having to make some compromises. But it’s okay, that’s fine. I’ll take his money.

You know, being a person of color in a city that had just…Was coming out of some negative stuff with regards to the whole issue of bussing. That in itself was an issue. Dealing with having to go out and prove yourself and always having to be twice as good because people assume because you are a black person that somehow you’re not as good as or better than. Constantly having to raise the bar for yourself. Getting financial support, money, I basically had to go into my. Take equity out of my condo to invest in my business. Even though I had contracts totaling over one hundred and thousand, I couldn’t get anybody to give me ten thousand dollars as a line of credit.

Taking on new business. You know, we were just. We needed a line of credit. And so my husband who was an accountant, he’s a finance guy, my first husband. We started going around and meeting with banks. And trying to find a bank, um, that was willing to underwrite a line of credit to a services business. And we couldn’t find one. And one of the problems we had was that they would look at our numbers, which my husband was a CPA. He was doing our books. They didn’t believe the numbers. They were just growing. You know, so exponentially. And don’t forget these were bankers. It was like in the early 80’s. A lot of them weren’t familiar with marketing firms or public relations

Having to be twice as good
Taking equity out of condo
Having difficulty getting a loan
Getting funding from a female loan officer
firms. We were in the tech sector, which was still a new and kind of volatile segment. Um, and we finally found a woman banker at Glacier Trust, who wrote me my first line of credit. I think it was the woman. I think that she, she was pretty smart. She thought outside of the box. We were not a traditional customer for that bank, for Glacier Trust. And um, she looked at the numbers. She met me. She came and saw the office and she said, “Yeah.” “Yeah, we want to work with you.” But I think it was, I do think that it was probably. It had, it probably did have a lot to do with the fact that she thought about things in an untraditional way, because she was a woman loan officer in a commercial bank, not a guy.

The emergent list of codes revealed that women face various hurdles in accessing resources such as finding a mentor and being discouraged from pursuing a career in business because of sexist attitudes. For Black women in particular, this emergent list of codes revealed that racial inequality was a factor in Black women’s ability to obtain clients and financial resources.

Second Cycle Coding

After initial coding, I engaged in what Saldana (2016) calls second cycle coding. First, I synthesized the various codes into larger categories. For example, under the broader code Deciding to Start a Business, I collapsed the emerging codes into two distinct categories: Wanting Career Satisfaction and Wanting a Work Life Balance. I then engaged in what is termed Axial Coding. This involves creating a larger code, which encompasses the previously created codes. After the “fracturing” of splitting of the data, creating an axis is a way of unifying different concepts and ideas. According to Saldana (2016) the “the axis of Axial Coding is a
category (like the axis of a wooden wheel with extended spokes) discerned from first cycle coding” (Saldana 2016:244). Additionally the purpose of Axial Coding is to achieve saturation, or when no additional or new information seems to emerge, during coding process. For The Decision to Become and Entrepreneur, the “axis” or code that best articulates this process is labeled Resisting Labor Market Challenges because career satisfaction and work-life balance are significant labor market challenges that women must contend with in the contemporary labor market (see Table 11).

**Table 11:** Axial Code: Resisting Labor Market Challenges

<table>
<thead>
<tr>
<th>Workplace Experiences</th>
<th>Reasons for Starting a Business</th>
<th>Axial Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needing a Job</td>
<td>Wanting Career</td>
<td></td>
</tr>
<tr>
<td>Wanting better financial compensation</td>
<td>Satisfaction</td>
<td></td>
</tr>
<tr>
<td>Wanting to change their career</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wanting to do more for communities of color</td>
<td></td>
<td>Resisting Labor Market Challenges</td>
</tr>
<tr>
<td>Feeling uncomfortable as a black person and as woman</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wanting a better social Life</td>
<td>Wanting a Work-Life Balance</td>
<td></td>
</tr>
<tr>
<td>Wanting to spend more time with family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I engaged in a similar coding process for Types of Resources Used to Start the Business. I first collapsed the emergent codes into four succinct categories of resources. Utilizing the previous literature as a guide, these types of resources include instrumental (material resources),
informational (advice and guidance), emotional (encouragement and support), and cultural resources (early life experiences) (see Table 12).

**Table 12: Resource Categories**

<table>
<thead>
<tr>
<th>Type of Resource Used to Start the Business</th>
<th>Resource Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning about how to raise money</td>
<td>Informational</td>
</tr>
<tr>
<td>Getting feedback</td>
<td></td>
</tr>
<tr>
<td>Brainstorming ideas</td>
<td></td>
</tr>
<tr>
<td>Investing inheritance from grandfather</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Taking Clients</td>
<td></td>
</tr>
<tr>
<td>Having a friendship or peer support network</td>
<td>Emotional</td>
</tr>
<tr>
<td>Having an entrepreneurial background</td>
<td>Cultural</td>
</tr>
</tbody>
</table>

I further analyzed the code *Obtaining Support to Start the Business* (see table 13). First, I combined all emergent codes into four distinct sub-categories called leveraging professional relationships, utilizing family and kin, belonging to groups, and connecting with background and family history. I then separated these four categories into two distinct groups entitled transferring resources and translating life experiences. I axial coded “transferring resources” and “translating life experiences” into one large code labeled *Creating Business Resources*. To this end, women
generate resources for their business by tapping into and maximizing various components of their social networks, such as professional relationships and kin, or converting their life experiences into a distinct set of skills, which enables women to envision entrepreneurship. Additionally, to gain a further analysis of the challenges that women face in starting their business, I collapsed the various examples of *Challenges in Obtaining Resources* into the four categories of resources: *instrumental, informational, emotional, experiential* resources.

**Table 13: Obtaining Support to Start the Business**

<table>
<thead>
<tr>
<th>Emergent Codes</th>
<th>Categories of Accessing Resources</th>
<th>Axial Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leveraging Professional</td>
<td>Transferring resources from social networks to the business</td>
<td>Creating Business Resources</td>
</tr>
<tr>
<td>Relationships</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Belonging to Groups</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving assistance from</td>
<td></td>
<td></td>
</tr>
<tr>
<td>family and kin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Embracing background and family</td>
<td>Translating life experiences into business skills-sets</td>
<td></td>
</tr>
<tr>
<td>history</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Using selective or theoretical coding, I combined the codes *Deciding to Start a Business* and *Creating Business Resources* into an even larger code called *Becoming an Entrepreneur*. According to Saldana (2016), selective or theoretical coding “functions like an umbrella that covers and accounts for all other codes and categories formulated thus far in the grounded theory analysis” (Saldana 2014:250). This code enabled me to conceptualize entrepreneurship as an act of *seeking freedom*, since it is a tool that women utilize to resist their own oppression or the
oppression of others, and as a way for women to exercise economic independence through generating resources they control.

**Subjectivity and the Qualitative Research Process**

Doing qualitative research requires researchers to consider how one's subjective location influences the research project. Who one is, including one's background and experiences, can influence the research question, whom we select to participate in the study, and how we interpret and analyze data (Hesse-Biber and Leavy 2007; Bell et al. 1993; Duyer-Shick 2000; Kulick and Wilson 1995; Harding 1987; Haraway 1988). Not acknowledging how the research process is imbued with power relations has severe consequences. These consequences include the exclusion of subordinate groups as the subject of research or including them in ways which colonize or appropriate their voices, thus reproducing the subordination or oppression (Mohanty 1991; Collins 2000; Bulbeck 1997; Cannon et al. 1991; Harding 1987; Haraway 1988).

Acknowledging our subjectivity can have benefits. When researchers explore their relationship to the subject and confront their own feelings on the topic, they can better see the world as actors view it (Behar 1993; Ortiz 2003; Reay 1996; Rosaldo 1996). In particular, this recognition of the role of the researcher in social scientific inquiry can also benefit previously marginalized groups. For instance, commenting on the role of women in social scientific inquiry, Harding (1987) argues that given the fact that inquiry takes the masculine as its point of departure, we must rethink the social scientific process to better speak to and therefore capture women’s realities and lives. At stake is not only the act of rewriting women into history and social life in general, but enhancing our understanding of the broader social world.

Additionally, tapping into one’s own standpoint can also produce a knowledge or perspective that supports the liberation of oppressed groups. As Hartstock (1997) states:
In particular, I will suggest that like the lives of proletariats according to Marxian theory, women’s lives make available a particular and privileged vantage point on male supremacy, a vantage which point which can ground a powerful critique of the phallocratic institutions and ideology which constitute the capitalist form of patriarchy (Hartstock 1997:217).

Similarly commenting on the role that Black women’s standpoint plays in countering society’s denigration of women of African descent, Collins (1997a) states:

I suggest that Black feminist thought consists of a specialized knowledge created by African-American women which clarifies a standpoint of and for Black women. In other words, Black feminist thought encompasses theoretical interpretations of Black women’s reality by those who live it (Collins 1997: 243).

I believe that my own status as a Black woman who was born, raised, and resides in the area shaped the research project in several ways. First, my status enabled me to develop a sense of trust with many of the business owners. The fact that they viewed me as a person who is part of the community and not just as a researcher contributed to their level of comfort in sharing their life experiences with me, and recommending other colleagues to participate in the study. Second, my own familiarity with the social, economic and political landscape, business owners and local leaders, the history of the area and how it has changed over time, made it easy for me to locate participants and navigate complex institutions to obtain information about business ownership in the area.

Last, my status as an African American woman enabled me to connect with and understand the experiences of participants in the study. Black women entrepreneurs represent a disadvantaged group not only within the broader category of business owners, but also within the category of women business owners. Often marginalized groups may feel a sense of distrust toward those who are not part of the community, and may fear the information they share can be used to further disadvantage them. Additionally, the lack of familiarity with a marginalized community can reinforce stigma and can limit one’s ability to fully understand underlying social
relations which give rise to these disadvantages (Manaster 2006; Chernoff 2003; Kulick 1998). My status as an African American woman made it easier for Black women to share their experiences as business owners, especially when it came to discussing issues related to race and gender discrimination. Collins (2000) suggests since Black women are marginalized in academia we can tap into our “outsider within” status and produce knowledge that reflects a Black women’s standpoint. Thus, my own status as African American woman who has been educated and works within a predominantly White institution, and has experienced race-gender exclusion in her personal and professional life, not only allowed me to relate to their experiences, but also enabled me to capture and articulate various forms of exclusion which might not be readily apparent to those who may not have had these experiences.

It is important to note that one’s perceived insider status or connection to the community may not necessarily enable researchers to fully capture and understand experiences. Based upon her experience researching Gullah women in the US, Beoku-Betts (1994) points out in addition to race “there are other status identities which are fluid and variables that factor into the research endeavor and make the process more complex” (Beoku-Betts 1994:413). A shared racial background helped her to gain insider status. However, her identity as African and unmarried simultaneously marked her as an outsider to an African American culture that adhered to traditional notions of gender. I may have shared a similar racial and gender identity with the women being studied. However, there was considerable diversity among the women in the project that sharply contrast with my own experiences including age, wealth, political beliefs, and country of origin.
**Ethical Considerations**

The ethics of research consists of the moral integrity of one’s research, and is a critical aspect in determining if one’s research is valid (Hesse-Biber and Levy 2006). Ethics should not remain an afterthought to one’s research project. Rather we should engage ethical considerations from the very start of the research, and consistently reflect on the implication of our work on the people we are studying. Hesse-Biber and Levy (2006) suggest that to engage with the ethical dimensions researchers should ask four critical questions:

- What moral principles guide your research?
- How do ethical issues enter into the selection of a research problem?
- How do ethical issues affect how you conduct your research--the design of the study, your sampling procedure, etc.?
- What responsibilities do you have toward your research subject? For example do you have their informed consent to participate in your project? What ethical issues/dilemmas might come into play in deciding what research finding you may publish? Will your research directly benefit those who participated? (Hesse-Biber and Levy 2006:86)

There are two primary ethical considerations for the project. The first ethical consideration consists of protecting the identity of participants. Within this dissertation I have changed the names of project participants, provided minimal demographic information regarding the research location, and removed additional information which could result in the identification of the project participants. Any identifying information was kept in locked file cabinet in my home office, and promptly destroyed after the research was completed. It is important to note that protecting the identity of project participants was difficult. The companies women established were unique, and often were one of few companies within the US that provided that particular service. Although I would have liked to provide fuller descriptions of women’s companies and the services they provided, I erred on the side of caution and provide broad as opposed to detailed descriptions. This commitment to maintaining anonymity often limited my
ability to talk about their accomplishments as business owners. I was especially committed to
protecting the identity of participants because many women shared painful and personal
experiences with inequality and discrimination from clients, other colleagues and business
owners, as well as the state and local institutions. Although women shared these stories with me,
some were reluctant to report or discuss such experiences in public or open settings.

The second ethical consideration entails my relationship to research participants. I have
ties to the area and even knew many of the study participants prior to starting the project. This
connection produced a certain ethical dilemma for me, reporting my findings as accurately and
objectively as possible as opposed to serving as an advocate for the women in the study. Several
researchers discuss negotiating the challenges that come from being part of the community one is
researching. For example, in conducting research on the faculty senate at his own university,
Labaree (2002) considers if insiders can actually conduct unbiased research. In her research on
Chicana mothers, Zavella (1993) discusses how her own Chicana feminist identity produced a
dilemma on “how to represent the ethnographic other” to her academic peers. While my
connections gave me an entrance into the women’s business community, I was also sensitive to
how women business owners were characterized in this project, wanting to portray them in a
positive light, and concerned about their opinions of my research and my perspective on their
experiences. After all, these women took time out of their busy schedule to meet with me, were
willing to share personal information, and in some instances allowed me into their homes and
businesses they worked so hard to build. In many ways women viewed me as a potential ally in
the challenges they faced as women and minority business owners. Further, their choice to
participate in the project was a politically motivated decision to highlight their accomplishments
and efforts, and to market their businesses. Thus, at times throughout the writing process, I felt
uncomfortable with discussing information that was critical of their experiences, or could potentially negatively affect them as business owners. Perhaps the dual role of insider and objective researcher can never be fully reconciled. However, regardless of one’s positionality or relationship to what is being studied, bias is always inherent, as our own life experiences inevitably shape the research process itself. To this end the research process is never completely objective or neutral. One strategy I employed for managing this dilemma was to remain self-reflexive and continuously question my own assumptions, biases, and motivations, not only while collecting the data but also throughout the data analysis and the write-up of the project.

**The Limitations of the Study**

One limitation of the study is its generalizability to the experiences of other women entrepreneurs. The generalizability of a study “is the extent to which it can be used to inform us about personas, places, or events that were not studied” (Schutt 2004:17). To this end, findings from this study may not accurately capture or explain the experiences of other Black or White women who work in other high-skilled professions or who work in other regions of the US.

For instance, one central argument for this project is that Black women business owners are doubly disadvantaged when compared to their White female counterparts. In addition to gender-based challenges, race also creates barriers for Black women entrepreneurs. The sample for this project was based on a small group of high-skilled Black and White women from Massachusetts, specifically the greater Boston areas. When compared to other locations such as Washington DC, Atlanta, Chicago, and Los Angeles, the current research setting has a smaller percentage of Black women-owned businesses. Perhaps Black women’s experiences with entry into entrepreneurship and the challenges they encountered may look different depending on the racial composition of the city, as well as the economic landscape.
Although there is limited amount of research contrasting Black women’s business ownership in different locales, McCall (2001) compares race, class, and gender inequality in contrasting economic landscapes. Her findings suggest that Black women experience less inequality within post-industrial Detroit than they do in industrial Dallas. While Black women in both cities are underrepresented in the two occupational groups employing the largest share of college educated workers (management, professions and sales), the degree of underrepresentation is less in Detroit compared to Dallas. We can attribute this to a variety of factors. First, within Detroit there was a slowdown in the rate of growth of college-educated workers in the midst of a stronger rate in the demand for these workers. Thus, all college-educated workers, including Black women, may have benefited from this demand. More specifically, the growth rate of employed women with college degrees far exceeded the rate of growth of college-educated women in the overall population. As a result, there might have been an unfulfilled demand for college-educated women. Second, Black women in Detroit may encounter less racial discrimination in employment than they would in Dallas, thus impacting their ability to obtain work, including higher wage jobs. Thus, the particular conceptualization of intersectionality used for this project, *experiences across categories*, and its application, the *intracategorical* approach, captured racial differences among Black and White women in a specific local only, but disallows for understanding how such differences may manifest in contrasting demographic and economic landscapes. Adding further comparisons, such as women working in a different sector or women working in another region of the country, is beyond the scope of this study.

Another issue related to generalizability is the extent to which findings are applicable to other women of color, such as Hispanic/Latina and Asian women. For instance, findings from
this study suggest that Black and White Women differ in how they understand their decision to become an entrepreneur. For example, while both Black and White women’s decision to become an entrepreneur was rooted in wanting greater career satisfaction, for Black women this encompasses engaging in work that allows them to give back to and uplift communities of color and marginalized communities. Additionally, Black and White women also differ in how they access resources to start their business. For example, Black women’s business networks are racially diverse and include Blacks as well as Whites. Since the focus of this study is on Black and White differences, how racial differences manifest between White women and other women of color, or between different groups of women of color is not illustrated through this research.
Chapter Three

Biological and Community Mothering as a Motivating Factor for Entry into Entrepreneurship for Black and White Women

Introduction

In this chapter I argue that race, and not just gender, shape Black and White women’s decision to become an entrepreneur. For both the Black and White women in my study, the concept of taking care of others, or mothering, is a key factor underlying their decision to start a business. However, the meaning of mothering for Black women entails providing support for, and uplifting, communities of color. Mothering historically refers to nurturing work with children who are biologically or legally cared for within the confines of a bounded family unit (Chodorow 1978; Lorber 1974). It is important to note that that the concept of mothering is socially constructed, and can shift across race, class, and cultural categories (Glenn, Chang, Forcey 1994). While some groups conceptualize mothering as a woman nurturing her biological children, others conceptualize mothering more broadly to include extended kin and community: a type of community mothering (Collins 2000). Despite these differences in the practice of mothering across racial categories, underlying both forms of mothering is placing the needs of others (children or community) over the needs of oneself.

Within this study, Black and White women’s decision to become a business owner illustrates these contrasting notions of motherhood. For instance, for both Black and White women the concept of biological mothering, or taking care of one’s children, is a key factor underlying their decision to start a business. Many women left their job and started their own company to be more available to their children and families. However, among Black women only, community mothering, or the ability to care for or improve one’s community, is a factor
that compelled Black women to leave their job and start a business. Many Black women started companies that provide economic services, social and cultural awareness, and professional opportunities for communities of color.

In this chapter, I argue that starting a business enables women to construct a more meaningful career, which not only allows them to generate income, but also allows them to engage in the activities that are most important to them, such as raising children and uplifting communities of color. Thus, the concepts of biological mothering and community mothering are rooted in the race and gender based challenges experienced by many high-skilled women in contemporary workplaces. For women, these challenges often include a limited work-life balance, which prevents women from spending time with their children. For Black women in particular, these workplace challenges often entail forms of race and gender exclusion, which can limit career satisfaction, including the ability to advance professionally or do meaningful work for one’s community.

I also argue that although community and biological mothering are factors that drive women’s decisions to start their business, the commitment to caring for others (community or children) creates certain challenges for women-owned businesses. In particular, these beliefs can contribute to the lack of growth of women-owned businesses. For instance, women’s emphasis on their children and communities may detract from the time they spend on developing their business. Additionally, Black women-owned businesses may experience increased disadvantages. Black women’s businesses that focus on empowering communities of color must also contend with institutions and other businesses which do not value or support issues of diversity and racial equality.
Factors that Underlay Women’s Decision to Start a Business

Taking Care of Children and Families

For both Black and White women, caring for others is a motivating factor for becoming an entrepreneur. In particular, biological mothering, or caring for one’s own children, drives many women’s decisions to start a business.

For these working mothers, managing their careers while also caring for family are reasons they started their business. Working mothers experienced a variety professional challenges that made it difficult to continue with their current employment status, especially while having young children. For example, demanding schedules, harassment from colleagues, and unemployment resulted in women pursuing self-employment as an option. Biological mothers are a diverse group of women, ranging in age, race, and number of children (see Table 14).
### Table 14: Age, Number of Children, Marital Status, and Race of Biological Mothers

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Number Of Children</th>
<th>Marital Status</th>
<th>Race</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamie</td>
<td>63</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
<tr>
<td>Janice</td>
<td>57</td>
<td>3</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
<tr>
<td>Margaret</td>
<td>42</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Susan</td>
<td>56</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Kara</td>
<td>51</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Beatrice</td>
<td>51</td>
<td>2</td>
<td>Married/ Living In Partnership, Married/ Living In Partnership</td>
<td>White</td>
</tr>
</tbody>
</table>

### Work Schedule and Childcare

Some of the women describe their transition into entrepreneurship as driven by the need to be more available for their family. For this group of women, a demanding schedule resulted in not spending as much time with their children.

Susan, a fifty-six year old White female with two kids, worked as an administrator at a university. Then she started a company that specializes in marketing products to consumers. She describes her entry into entrepreneurship, as stemming from wanting to care for her children. She states:

> And then at the end, I sort of had kids. I was working part-time and wanted to be available to them. And so I also wanted to be more available to my kids.

A demanding work schedule also caused Jamie to leave her job and start a business. Jamie is a sixty-two year old Black woman with two kids, who owns a financial services company specializing in home ownership for first-time buyers. Prior to starting her own business she worked in the high-tech field, a job that demanded a lot of her time. After prioritizing family
over her career in high-tech, she decided to quit her job. She describes how caring for children was the primary factor in her entry into entrepreneurship. She state:

My kids were school age at that point in time, before I was a techie. I was a Systems Analyst. And that takes up a lot of time because, you know, you got emergency work and you got to be on call sometimes. And it wasn’t really working out well for my family. I was doing some traveling also because my, the company I was working with, for, was also undergoing a systems conversion. So I was traveling back and forth to South Carolina. Um, so I was a rotating manager. Um, and at that time my daughter was. When I finally gave up and left my job, my daughter was five and my son was twelve.

Kara, a fifty-one year old White female with two kids, owns a marketing company that primarily services high-tech clients. Kara worked in high tech for many years. She views one of the best parts of entrepreneurship as not being bound to her job, and having the freedom to set her own work schedule and also be there for her children. She states:

Not having to get out of bed and drive an hour and a half to work. I mean, really it is kind of part of that freedom, you know. Being able to set your own hours. Um, being able to roll out of bed and just start working. You know, um, being able to, “Hey, you know what? I own my own business. I’m gonna go, I got to go take two hours to go do something else with my kids right now.”

Hostile Work Environments

Margaret is a forty-two year old White woman who owns a marketing firm that services a variety of clients. Margaret is originally from Germany and moved to the United States with her husband after they received corporate positions. When Margaret quit her job, she debated whether to work or stay at home. She realized both options came with a price; the boredom of being at home or the hectic schedule of the corporate world. Margaret came to the conclusion that business ownership was a way for her to have both a fulfilling career and family. She illustrates this point with the following:

So I started a corporate job here, which was the reason why we came over. And after one and half years, this arrangement just didn’t work out the way I wanted it and I quit my job. And I got into entrepreneurship actually just after, after the
realization that I. Well, after an assessment about my options. So Option One was, I will stay at home and be a stay-at-home mom. That option was not an option, because I, I would have been bored to death. Then Option B was to go back into, into the corporate world, but that would have meant that you work, you know, 50 hours, especially in marketing and I would not see my kids as much as I do. So and the third option was actually to wrap my mind around doing something on my own. And I really, I had no idea what I got into. I had no idea. I never started a company before.

In her statement, Margaret describes her arrangement as not “working out.” This is because she was working in a hostile environment and subjected to negative treatment from co-workers without the possibility of advancement in the company. The stresses of the job outweighed any of its benefits. For Margaret, self-employment not only entailed the consideration of family, but also the desire for a fulfilling career, a career she would not have had is she stayed at the company. She states:

So I was facing bullying and all of these things. So I mean, you know, bullying is such a big word, but it was, it was pretty tough. It was a good learning experience for me. Yeah, I mean, when you get e-mails at 3:00 a.m. in the morning with like five exclamation marks and you know it’s like. It was just like a communication style. And I’m like, you know, “I don’t want to do that anymore.” Um, but it was a lot based on the set-up, which was just not right. So I don’t want to say. I don’t want to necessarily blame, blame them, but the environment was just not pleasant. And I’m like, you know, “I don’t want to do it.” You are not offering me another position where I would consider to stay.

Janice is a fifty-two year old a Black woman with two kids, and owns a graphic design company. Her business emerged as the result of the need to manage daycare and school for her two young children, while also having a client that provided her income and work. She states:

Well, my kids were really small at the time. So I was juggling like a little baby, um, and a five-year old and uh, my son was getting ready to go to a different school. And then I was trying to coordinate day care in the same areas. And, and you know, it just started to get really complicated, you know, at that particular time. And again, you know, I had this client that was keeping me busy…and I was able to stay home for a few months and kind of get the daycare and the school and everything together.
In Janice’s statement, she refers to the complications she was experiencing at the time. This complication not only entailed childcare arrangement but also verbal harassment from her supervisor. For Janice, not being there for the day-to-day care of her children outweighed her interest in staying at the company, especially since she was treated in disrespectful ways.

And one day we were in a meeting, and um, we were going over some stuff and he really began to get like really berate me in the meeting and started screaming. I was sitting there and I said, “I’m not your child. Like don’t talk to me that way.”

Providing Income

Some women conceptualize their entry into self-employment as needing to be able to provide an income for their family, especially when they are unable to find employment.

Beatrice, a fifty-two year old White woman, started a marketing business that primarily works with new start-ups. After losing her job, and with no prospects for employment, Beatrice created her own economic opportunity. As the primary income provider for her family, establishing a business was a way to support her children and husband. She states:

The start-up that I was working with, The Beacon Street Girls, ran out of money. In November 2008. No one was hiring marketing people. My husband is a musician. He stays home with the kids. I don’t, he doesn’t work, so I need to. So, I didn’t have a choice. I felt like I had to start working for myself. Um, in this case I started consulting work. And I was very fortunate that I was able to get consulting work almost immediately. Which was good, because that’s what kept body my and soul together. We have two kids. My husband stays home with the kids, so it’s up to me to get a job or create a job in this case.

Taking Care of Community

The previous section demonstrates how biological mothering or caring for children is a key component of Black and White women’s decision to start a business is. In contrast, community mothering, which entails caring for one’s larger community, is a key factor in Black women’s decision to start a business. For Black women, having a satisfying career, which includes providing services to marginalized groups, such as economic empowerment, cultural
enrichment, political engagement, and social awareness, shaped their entry into self-employment.

Many Black women entrepreneurs experienced professional challenges that made it difficult to continue with their current employment status, especially given their identity as Black women and commitment to supporting their community. For example, racism and sexism within organizations, and connecting with the Black community beyond their workplaces, contributed to their decision to start a business. Women described as community mothers are diverse, ranging in age, marital status, and number of children (see Table 15).

**Table 15: Age, Number of Children, Marital Status, and Race of Community Mothers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Number Of Children</th>
<th>Marital Status</th>
<th>Race</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lela</td>
<td>66</td>
<td>3</td>
<td>Divorced/Separated</td>
<td>Black</td>
</tr>
<tr>
<td>Janet</td>
<td>67</td>
<td>1</td>
<td>Widowed</td>
<td>Black</td>
</tr>
<tr>
<td>Tina</td>
<td>59</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
<tr>
<td>Nancy</td>
<td>54</td>
<td>3</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
<tr>
<td>Pamela</td>
<td>64</td>
<td>0</td>
<td>Single/ Never Married</td>
<td>Black</td>
</tr>
<tr>
<td>Lesly</td>
<td>56</td>
<td>1</td>
<td>Divorced/Separated</td>
<td>Black</td>
</tr>
<tr>
<td>Carla</td>
<td>29</td>
<td>0</td>
<td>Single/ Never Married</td>
<td>Black</td>
</tr>
<tr>
<td>Denise</td>
<td>65</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
</tbody>
</table>

*Rejecting the Racist Practices of Organizations*

Some Black women in the study were dissatisfied with their career because they felt their work contributed to the oppression of communities of color. Their reason for starting a business was to do more for communities of color. Lela, a sixty-six year old Black woman, is an ordained minister whose church sits in one of the most impoverished areas of the city. In addition to her religious duties, she owns a communications and production company that brings awareness to issues faced by poor communities of color. She describes her decision to start a business as a case of no longer willing to be complicit in the perpetuation of negative images of people of
color and other marginalized groups. She describes her decision to start her business in the following way:

I was a television news reporter for so many years. I did it full time for probably twenty-one years and ended up in Boston market and always wanted to be involved in the community because I saw those stories weren’t being told. Television news was about fires and murders and all the negative things because that’s what television news is all about, especially local television news. So I think the inspiration came out of trying to see if I could do something more positive in the community, communities in color, communities… marginalized communities, poor people, that kind of thing. That was never a big focus of TV news so that was one thing.

Similarly, Janet also views her entry into entrepreneurship as refusal to participate in the organizations racist practices. The sixty-seven year old Black female entrepreneur, with one child, owns a political communications firm, which strives to incorporate people or color and other marginalized groups into the political process. Prior to establishing her own business, Janet worked as a producer for a television station for many years. After she could no longer tolerate how her organization constantly perpetuated stereotypical images of blackness for White audiences, she decided to start her own communications organization. Starting a business enabled her to control the types of messages she was able to produce, and empower Black communities (as opposed to damaging them). She describes one of the last experiences that made her leave her job and start business. She states:

And every single time I had to sell my story it was insulting in certain different ways. For example, one kid, he’s a top basketball player for the state.” So I talked to the kid. He’s received a top fucking score in engineering. Oh, bright. So I go and I sell the story. I said, “Jesus, and he’s a great, you know.” And he says, “Oh, Janet, I was thinking.” I said, “For your white viewers, right? That’s who you were thinking for, right?” “Yeah, yeah. I was thinking wouldn’t it be great to have, you know, just this one singular guy and he’s like, you know, you look all around him and everything is dilapidated and he’s just, you know, there by himself and then you.” I’m like “No, look at what I’ve given to you and then find out. This is a kid who’s gonna say in this piece: I love athletics and so forth, but I equally love engineering.” Because that’s a message that’s important for me to
give whoever’s looking at it, including white people or whatever. I don’t give a fuck who the audience is.

Advancing Professionally

Some Black women started their business because they were dissatisfied with the lack of career advancement. They attributed their lack of professional growth to issues of race. For example, Lesly, a fifty-five year old Black female, started a media and arts company designed to connect Black actors. She started this company when she was not able to find work as an actress. For Lesly, it’s not about an actor's actual talent but it’s what and actor looks like which ultimately gets them the role. For Lesly, this ideology privileges White skin and contributes to the inability of African Americans to find work. For Lesly, self-employment was not only for her own economic survival and livelihood, but also a rejection of racist practices within the entertainment industry.

Okay, um, so The Color of Film Collaborative started in 1997, and it was started because I was an actress, during that time. And would go to auditions here and see all these sorts of people that I didn’t even know. And when I walked into an audition I would see people that I didn’t even know. And I’d be like, “Who are these people?” And then, you know, I came to realize that it didn’t matter whether you had talent. It didn’t matter whether or not you were great at what you did. It mattered what you looked like. Whether they, what they wanted for that particular role. Did they want someone light? Did they want someone dark? Did they want someone with curly hair? Did they want someone more corporate looking? So, I was like, “Wow, we should really sort of get together, the producers and the writers and the directors that are in this area…So I started the company: The Color of Film. It was basically a networking company that would bring together actors, writers, producers, directors of color to create their own content, to network, to talk to each other.

Nancy also started her business due to her inability to advance professionally. A fifty-four year old Black female entrepreneur whose company focuses on cultural diversity and awareness, she worked in insurance for seven years. Though she worked in the marketing department, she was passionate about diversity work in that organization, in particular building
community among people of color and contributing to the recruitment process of staff of color. Originally, when diversity was a focus, Nancy’s work was applauded and she quickly moved up in the company. When people of color were no longer a priority for the organization due to the dismantling of Affirmative Action programs, her work was relegated to the margins. Therefore, her advancement in the company stopped. She states:

I came to a place in my company where I couldn't really move any further. But I definitely moved very quickly. I actually created a network. How my business started, was that I created a network within my company. I was encouraged and they supported it, to connect people of color that were new to the Boston area. They actually supported it and they printed this calendar and it became a recruiting tool…And then, in the nineties, the whole environment in Boston started to like, companies started to downsize, and my company was affected… People of color weren't a priority. Our department was very specific and wasn’t targeted for downsizing. But I said, "Well, it's an opportunity if everybody's, you know is getting a package, I've been here, seven years invested, I might as well try something new." I already saw that there was not much more for me to go in the company.

Denise, a sixty-five year old Black woman, wanted to do more for her community, and started a marketing firm that specialized in working with clients to produce socially conscious messaging. She started her own company after she realized she would never move up in the firm. Denise believed she did everything right to fit into the company culture to be considered for a leadership position. This included getting more credentials, and conforming to the unspoken roles, behavior, and presentation of self (such as how to look, and how to dress). When she did not receive a promotion, she realized conforming to their expectations did not matter. As a Black woman, she would never be considered for a leadership position. Quitting her job was a refusal to comply with racist and sexist practices that thwarted her advancement. She states

They said, “So you’re gonna need to get some more experience. And the best way you can do that is to go back to school and get an MBA.” So I did. I went to school. So I worked, got the MBA, was really excited. Walked in the doors, said, “Okay, guys. I got it. I got this degree.” And they were like, “Well, sorry. We flattened the organization.” It came as a shock, because I, I just knew if I did
everything they told me to do; go to all the meetings that I’m supposed to; look a
certain way; speak a certain way; make my presentations; be prepared all the
time; that the path was gonna be clear. It wasn’t clear… And I have some pretty
decent clients. So it was a, my vision, my dream, my entrepreneurial push came as
a result of having somebody tell me, “No, you can’t.”

*Staying Connected to Communities of Color*

For some Black women that I interviewed, maintaining linkages to communities of color
was a factor in their decision to start a business. While Black women enjoyed their work, it did
not provide them with opportunities to stay connected with communities of color, or support
these communities in meaningful ways. Tina is a fifty-nine year old Black female entrepreneur in
finance. Her company provides financial services to communities of color and urban
communities. In addition to providing a variety of financial products and services, the company
also emphasizes economic empowerment amongst Black communities and other groups of color.
Prior to starting her business she worked in senior management at a large bank. While she
enjoyed financial services, she also found it “stuffy” and did not feel comfortable. As a Black
women who did not want to compromise her identity, Tina did not fit into the predominantly
White and male industry, although she loved financial services. Establishing her own financial
services company, with a diverse customer base and message of empowerment, was a way in
which Tina could remain fulfilled in her career. She states:

> When I got out of college, I worked at Bank of America in a management training
program for two years and then went on to Harvard Business School. From that
experience, I realized that I liked financial services. But I didn’t particularly like
the financial services industry, because I found that it was very stuffy. It didn’t
feel very comfortable to me as a Black person. And then separately as a Black
woman. It didn’t feel very comfortable as a woman, and it didn’t feel comfortable
as a Black person.

Carla also started a company to stay immersed in communities of color. Carla is a
twenty-nine year old Black woman of Haitian decent, and worked in international development,
specializing in issues related to gender and development in the Caribbean. After coming back to the United States, she started working at an international development firm. She remained committed to the cause of gender and development throughout the African Diaspora. In addition to fulltime employment, she decided to start a professional networking and branding business for women of color. For Carla, business ownership is a way to stay connected to and continue to empower Black women’s community. She states:

“Coming home, after Haiti was when I decided. So I really wanted to figure out how can I, you know, come back home. But at the same time how do I keep this purpose, right? How do I maintain this, this passion of mine of helping others? And so kind of made sense of all my past experiences. Basically what we do is that we create a series of professional development seminars. But thus far we’ve been trying to target minority women, because I feel from my personal experience and also from connecting with other friends and family members of mine that women who come from either that first generation or second generation. They don’t have the same resources as my, my white colleagues and friends.

Additionally, Pamela started her company as way to meet and stay connected to the Black community. Pamela is a fifty-four year old African American woman with no kids, who started a marketing company to highlight events and social gatherings for African Americans. The inspiration for the business was rooted in her experience as a Black professional working in predominately White spaces, and feeling disconnected from Black communities. Pamela states:

In 2004, that is when I started my business. I was working in a law firm and a friend of mine worked in the Democratic National Committee, and his office was in the same building I worked in. He had tickets to the convention that was out here in 2004, and asked me if I wanted them. I said yea, so I went to the convention, had a great time. After the convention was over I was trying to figure out… “There must be some parties going on.” You know I didn’t know a lot of people so I wasn’t able to round up people and say, “Where are you going after this?” There were some private parties, but they were private parties, so when I got home I said there must be a way that events that are going on in the city can be put in a newsletter, and that’s where I actually started the work, because I looked through a lot of different publications, got information, put it in a three-page newsletter, sent it to fifty of my closest friends by email, got a great response, people started forwarding it to other people, and the newsletter I had went from fifty to five thousand people on my mailing list. And it grew and grew
and grew, and then four years ago I started doing the event marketing and that was great because it incorporated my newsletter as a vehicle to promote the events that I was hired to market.

Black women have satisfying careers. However, Black women often felt alienated in their workplace because they were one of few Black women in their organization. In addition, their professional life did not allow them to maintain a connection with communities of color. Thus, starting a business is a way for Black women to stay engaged with Black communities.

**Biological Mothering and Company Growth**

Findings from this research indicate that *biological mothering* can impact the growth and livelihood of women owned businesses. Many women in the study believed that motherhood created challenges (see Table 16).

**Table 16:** Age, Number of Children, Marital Status, and Race of Participants that cited Biological Mothering as a Barrier in Entrepreneurship

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Number Of Children</th>
<th>Marital Status</th>
<th>Race</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary</td>
<td>70</td>
<td>1</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Christine</td>
<td>54</td>
<td>3</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Beth</td>
<td>43</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Kara</td>
<td>51</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
</tbody>
</table>

For instance, women’s commitment to children can impede on their ability to develop their companies. Mary, a seventy year old woman, owns a marketing and communications firm, which provides a range services to a variety of clients across many different sectors. Mary has one child. She describes the tension between her simultaneous role of mother and business owner:

I look back on my own career and I'm sort of, I wished somebody had been trying to provide me with work-life balance. I didn’t have it. My little boy, before he got
into school, he traveled with me. I used to take him out to California on business trips with me. He would sit with me in first class and his traveling outfit was, um, a blue buttoned down, like a little Brooks Brothers shirt. He had khaki’s. He was like four years old. He had a cowboy belt that he liked to wear and he had cowboy boots. And we’d get on the plane and of course the flight attendants would come flocking over to him. He was this cute little red-headed boy. And they would play him with. We were always on that 9 o’clock flight out to the West Coast. So he’d get pancakes and lunch and movies and you know. Um, but I had to take him with me. You know, and find somebody up there to take care of him or I brought him to meetings with me. And he would color and stuff like that. But it’s, you know, in those days that’s what you did.

Kara also acknowledges the difficulties in managing both her children and her business. Additionally, while other business opportunities have been presented to her, and therefore been significant to her growing her business, she is reluctant to take business that involves being outside of the household because it takes away her ability to be there for her kids.

And I’ve been on conference calls where I’m like nursing at the same time and I have to put them on mute. And my kids are downstairs screaming their heads off when they were little. And I’m running down the stairs. And that’s overwhelming, you know. The one big client I had for a really long time, he was very understanding. He never asked me to go to a Trade Show, because he knew I was a mom and stayed home and I didn’t want to leave my kids. And he got that, you know.

Having children can shift women’s focus from business matters. While women may have intentions to invest their time into the success and growth of their business, they may ultimately place higher priority on their children and not their business. Christine, a fifty-four year old White female with three kids, started a market research firm. For her, motherhood can shift women’s attention away from the development of one’s business, as children become women’s priorities. She states:

When you’re an entrepreneur, you’re twenty-four hours. You’re seven days a week. I do think that being a mother is a priority. It’s, you know, until you have. I mean, everybody understands you love your children. And that it’s important, but boy I got to tell you there’s, you know, when you have that baby in your arms it’s, it really changes your perspective on things in my experience.
Community Mothering and Business Growth

Findings from this study also indicate community mothering can impact the growth and livelihood of Black women-owned businesses (see Table 17).

Table 17: Age, Number of Children, Marital Status, and Race of Participants that cited Community Mothering as a Barrier in Entrepreneurship

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Number Of Children</th>
<th>Marital Status</th>
<th>Race</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lela</td>
<td>66</td>
<td>3</td>
<td>Divorced/ Separated</td>
<td>Black</td>
</tr>
<tr>
<td>Nancy</td>
<td>54</td>
<td>3</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
</tbody>
</table>

Findings from this study illustrate this tension between their personal passions and growing their business. Lela describes the tensions between her commitment to the ministry and community and her desire to grow her business. Though her business provides important support for alleviating inequalities in marginalized communities, her role in the church potentially limits the growth of her business. She states:

I’m at a crossroads now. This is an interesting question you ask because I’ve been doing lots of different things simultaneously. The business came out of going to Sudan. I got called into this church, and now I’m in the ordination track for this church and I don’t know if I can do all of this at once (laughs), I’m not sure. I would like to keep the business going, I would like to grow it at least to another level. It doesn’t have to be the biggest company in the world and I don’t have to be the richest woman, that’s no longer an issue for me, but I do see a need for the kind of work that we do. So I’d like, you say ten years, I’d like to be still going and as a matter of fact this is our fifth year independently all by ourselves, and it looks like I’m gonna get another contract, though not as big, with our biggest client, so it looks like we can keep going, so I’m just trying to figure out a way to grow it a bit.

While self-employment enables Black women to give back as well as challenge systems of inequality in ways that they were unable to do in their previous workplace, Black women still have to contend with issues of racism and sexism that could ultimately prevent the growth of their business. Nancy’s business produces one of the largest Caribbean carnivals in the Northeast.
of the US. Her efforts are constantly met with resistance from city officials and administrators, who believe her event is not meant for that area. She illustrates how racism and sexism shapes her interaction with city officials. She states:

I’ve experienced racism with our city manager. He’s like, "Your event is not for Cambridge, go to Boston, when Boston has a carnival."… I’ve had men, White men, who are in high level leadership roles in police and fire, literally, point at me, yell at me, because I’m representing our community and our voice. And I continue to do this because we have a right. And interesting enough, being in London, when they started a carnival forty plus years ago, it was about freedom of speech and expression and culture. And ironically, in the US of A, in the most liberal town in the country, I am facing the same things.

Women’s Motivation for Starting a Business with High Company Revenues

The previous examples illustrate how biological and community mothering can impact company income. In particular, emphasis on caring for children and communities can potentially limit the growth of women’s company. However, what are some of the other factors that drive women’s decisions to start a business? Moreover, how might these factors impact the growth of women’s companies? To answer these questions, we can assess the factors that compel women to start a high revenue business. In the following section, I present findings for the motivations that compelled women to start a business with estimated revenues of $1 million or more (see Table 18). For these women with high revenue companies, a desire for greater career satisfaction was a motivating factor for starting a business.

Table 18: Age, Number of Children, and Marital Status, and Race of Participants with Company Revenues of 1 million more

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Number Of Children</th>
<th>Marital Status</th>
<th>Race</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary</td>
<td>70</td>
<td>1</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
<tr>
<td>Denise</td>
<td>65</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>Black</td>
</tr>
<tr>
<td>Deidra</td>
<td>62</td>
<td>2</td>
<td>Married/ Living In Partnership</td>
<td>White</td>
</tr>
</tbody>
</table>
The lack of professional advancement is a factor that compels many women to start their businesses. Jessica is a seventy-one year old White female, and has one child. She owns a marketing and communication firm, which provides services to a range of clients. Discrimination from male colleagues is one of the primary reasons she decided to start her business:

I finished my dissertation and I accepted a job for someone else. I learned everything I could from them. I learned that these older men would never give me a project. They were giving them to the men around me who never finished their dissertations or only had Masters degrees and were not necessarily bringing in their own clients; whereas I was bringing my own clients. So, I learned a lot from them. I am very grateful to them and then I left them to go on my own.

Inadequate compensation is also a factor that compelled women to start a business. Kim is a thirty-five year old White female with no children. She co-owns a company which develops communications platforms clients can use to market their goods and services. She started her business shortly after earning her college degree. Not receiving fair pay prompted her to continue her education and eventually start her business. She states:

And you know, six months into it I’m leading the company by a big percentage in sales. I’m managing sort of our prospecting efforts and other things and I find out that I’m getting paid twenty grand less than each one of these Bentley graduates. And I brought it to my boss at the time and I said, “Listen, like this is just unacceptable. You know, I found this out. I’m bringing it to your attention, because I want to make sure that we have a good working relationship. I can’t continue with someone who’s going to give me that sort of gap.” And you know,
he looked me dead in the face and he was just like, “You know, how dare you ask me for more money? Like you never went to college. And so that day I decided. I said, “Well, this is my two weeks as in like I’m leaving now. I’m not coming back.” And you know, that was kind of the push for me to say, “Okay, I don’t want to give anyone a reason to doubt my abilities on paper, so I’m gonna finish college.”

The inability to rise to a position of leadership is also a factor that compels women to leave an organization and start a business. Mary decided to leave the company after tensions emerged between Mary and the owner of the company. These tensions centered on the issue of company control. Mary’s boss refused to acknowledge her authority and role in the company.

She states:

You know, I had a lot of independence largely because right after she hired me she got pregnant and had to stay home all the time. She had to have bed rest. I was really kind of on my own. So this was, you know, like nothing I had ever done before. So I was pitching business, hiring people. You know, trying to, you know, align what we were doing with what was going on in the, in the West Coast office. And when she came back to work. She was unhappy, because the office. This is what she said to me, “The office felt like it was my business not hers.” And I sort of said, “Well, you know, you haven’t been around for over a year. I’ve been making my numbers. We’ve been doing really well.” But that wasn’t important to her. She wanted her brand. You know, and her personality reflected in the office. So, she wound up firing me. And it was my husband who said to me, “Okay, enough of you working for other people.”

Some women decided to start a business because they wanted to have a greater impact on their field. Deidra is a sixty-two year old White female with two children. She started a communications firm that enables companies to market products to consumers. She decided to start a business due to the fear of being forgotten or becoming insignificant to her colleagues.

She states:

When I was leaving General Foods they gave me this party. Like a little good-bye party and everybody’s in the room. Um, uh, I was sitting there and we’re all like eating cake or whatever we’re doing. And everybody goes, “Speech, speech, speech.” So I get up in the front of the room. And when I came up to the front of the room, the guy who was gonna move into my job went and sat in my seat. And so as I’m like giving my good-bye speech, there’s another voice in the back of my
head going, “Shit, they’re not gonna miss me.” I mean that guy went sliding into that chair. And as much as they like me and they’re giving me this party, life will go on. They’re not gonna miss me. And I, I thought, “After all that, right, I didn’t make even a tiny dent in the universe.”

Last, some women never work for a company, and just want to own their own business. Beth learned that she never wanted to work for a company in graduate school. She was not satisfied with an internship at a company, because she realized that the corporate world was not a good fit her. After this experience, she realized she wanted to start her own business. She states:

I thought originally when I went to college and went to this very, very selective, elite school, for business leaders in Switzerland. Sort of the Harvard Business School in Switzerland. Everybody there wanted to get jobs at McKinsey or Goldman Sachs or something. I did an internship with McKinsey and I hated it. It was terrible. But I thought that that was the right way. You know, and I always wanted to have my own company.

**The Implications of these Findings for the Literature of Women Entrepreneurs**

**Biological Mothering and Women’s Business Ownership**

The findings in this study enrich our understanding of women business owners in several ways: (1) my findings provide an analysis of how working mothers come to view business ownership as a viable option for employment as opposed to working for an organization; (2) my findings provide further information on the relationship between caring for children and high-skilled women’s decision to start a business; and (3) my findings provide further information on the relationship between caring for children and Black women’s decision to start a business.

To elaborate more fully, first, we must see that research provides us with greater insight into the experiences (either professional experiences or experiences in the family) that prompt women to start a business to satisfy the demands of caring for children. The prevailing literature on women business owners suggests spending time with their children is key in women deciding to start their business. For example, previous research has found a relationship between entry
into entrepreneurship and motherhood. Carr (1980), finds that family characteristics (such as having young children), are among the strongest predictors of self-employment for women. Craig, Powell and Cortis (2012) find that having the opportunity to work from home correlates to self-employment, indicating mothers combine paid work with household labor. Having young children, marital status, and the opportunity to work from home are linked to entrepreneurship, indicating that women start business to better help them manage the demands of having a career, earning an income, and household labor (Carr 1980; Craig, Powell and Cortis 2012; Thebaud 2016; Loscocco and Leicht 1993; Budig 2006). However, what this literature fails to capture are the actual experiences within companies and families that condition working mother’s choices to start business.

There is a significant sociological literature that explores how women’s commitment to children and families can disadvantage women’s advancement in the labor market (Hochshild, 1989; Gupta 2007; Sayer, 2005; Bielby 2006; Ferree 2010; Gerson 2009; Bianchi and Milkie 2010; Craig and Mullen 2011; Budig and England 2001). For instance, Hochshild (1989) illustrates that while women have careers, and are equally responsible for providing an income for their families, they remain responsible for the bulk of household labor. Although women have transitioned out of the home and into the workplace, powerful patriarchal ideologies of what constitutes women’s work in the home still persist.

Additionally, scholars note the gendered nature of organizations also creates disadvantages for women (Acker 1990 and 2006; Kanter 1977; Nkomo and Bell 2001; Wingfield 2010; Williams, Muller and Kilanski 2012). Acker (1990) argues that organizations are masculine spaces because the demands of the workday (such as long hours) construct the ideal worker as male. Men are assumed to have limited responsibility for household labor and can
spend significantly more time at work. Acker (1990) also notes that underlying women’s lack of promotion to leadership positions is the fact that organizations construct the ideal leader in masculine ways. Budig and England (2001) also find that working mothers experience a wage penalty resulting from lower productivity in the workplace because of their responsibilities to children and employer discrimination against mothers.

Working mothers thus experience the simultaneous pressures of having a career and taking care of children. Women must choose between their personal or professional lives. In her study of women who occupy executive positions within finance, Blair Loy (2004) argues that there are powerful cultural scripts at play that guide women’s professional and personal lives, including the work devotions schema on the one hand, which views career as central, and the family devotions schema on the other hand, which views marriage and motherhood as central. In Blair-Loy’s study, executive women with children encounter contradictions from the simultaneous demands of these two schemas. Work-committed women cannot spend too much time with their families without violating the work devotion schema, nor can they delegate family responsibilities without violating the family devotion schema. While some executive women left their professional career path all together for their children and families, women who chose their careers do find ways to support their families, including hiring childcare providers or working part time.

The women in this study utilize business ownership as a strategy to balance the competing demands of work and family. Findings from this research illustrate that women’s working lives are full of demands, including long commutes to work, constant travel, and excessive working hours. Women must also contend with hostile work environments, which can include disrespect and harassment from colleagues. Additionally, in the case of Beatrice, a
mother who defines her role as providing financially for her children (as opposed to participating in household labor), women must also manage the stress and uncertainty of potential unemployment and how the loss of a job may impact their family. Women must all manage the demands of their family life as well. Young children create extra demands upon women, as they must manage childcare, children’s education, and household labor. In addition to the day-to-day care work, women are also interested in spending leisure time with their children. Findings from this research illustrate that despite women’s professional commitments, women’s day-to-day involvement in their children’s life and household labor does not diminish with their participation in the labor market.

Second, findings from this research complicate our understanding of the factors that underlie high-skilled women’s decisions to become a business owner. Budig (2006) notes how class shapes motherhood as a motivation for business ownership. Women enter non-professional and non-managerial self-employment to balance the demands of work and family. However, family does not completely explain women's entrance into professional and managerial self-employment. Their motivation appears to mirror that of men in that they are looking to advance their career. This current study does not support these findings. Although the women in this study own a business that provides a professional service, and have professional backgrounds, family and children are still a prevalent factor in their decision to become a business owner, as opposed to the emphasis on career exhibited by men.

Third, findings from this research enhance our understanding of how caring for children impacts Black women’s decision to start a business. Despite the amount of information on caring for children as a motivating factor for entrepreneurship among women, we know very little about the relationship between motherhood and women of color entrepreneurs. We lack such an
understanding because women of color are seldom the subject of investigation when exploring issues of gender and entrepreneurship.

While there is not a lot of information on the role of children/family in Black women’s enterprise, there is some research that explores the motivations for entrepreneurship among Black women. However, this research does not emphasize caring for children. Rather, this research highlights the role of race, class and gender inequality in the structuring of Black women’s labor market experiences, which in turn pushes them into business ownership. This is best demonstrated by Boyd’s (2000) notion of Black women as “survivalist entrepreneurs” i.e., Black women who needed an independent income because they could not otherwise find employment. Additionally, Wingfield (2008) explores how systematic gendered racism effects entry into entrepreneurship for Black women. Wingfield (2008) finds only partial support for children and family as a factor, as Black women open businesses to escape low paying jobs that provide very little job satisfaction. How motherhood factors into Black women’s motivations for becoming an entrepreneur is relatively unknown, especially among high-skilled Black women business owners outside of the other services sector. Additionally, how Black and White women entrepreneurs compare and contrast in their experiences with caring for children/family and business ownership is a question that has yet to be answered, as there are no comparative studies of Black and White women’s motivations for self-employment.

Findings from this study indicate that caring for children is a factor which underlies Black women’s decision to start a business. Unlike the research on salon owners, Black women are not starting a business because they are desperate for work, or escaping low-wage jobs. Rather, they are starting businesses to continue their career, while also being able to care for their children. In fact, reconciling the pressures of work and the demands of attending to small
children are factors which compel Black women to start their business. My findings suggest that high-skilled Black women business owners are actually very similar to their White female counterparts in their motivations for starting a business. Perhaps race plays a minimal role in Black women’s decisions to start a business which enables them to care for children.

**Community Mothering and Black Women’s Entrepreneurship**

The previous section illustrates the similarities in women’s business ownership across racial categories. However, my findings indicate that there are racial differences in Black and White women’s entry into business ownership. Among the Black women in the study, community mothering (caring for one’s community) is a factor that compels Black women to start their business.

While many argue that motherhood is a biological category, others argue that women are not naturally predisposed to nurturing children. Rather, it is society’s construction of gender roles and norms that confine women to this position. For instance, Ortner (1974) argued that in societies across time and space women are linked to nature while men are linked to culture. This binary thinking structured gender roles in a way that links women with household labor and men with the public sphere (including paid labor). Using psychoanalytic theory, Chodorow (1978) argues that, unlike men, who shift their relationship from mothers to fathers to develop their masculinity, women learn to be mothers at an early age through their constant and consistent relationships with their own mothers. Additionally, Marxist feminists have emphasized the ways in which women’s lives are structured to reproduce capitalism, noting how unpaid household labor reproduces surplus value (Hartman 1979).

The concept of mothering takes on a different meaning for Black women and other marginalized groups. Sociologists and anthropologists have consistently documented how
motherhood can shift across race, class, and cultural categories, noting how motherhood among women of color and other marginalized groups of women contrasts with dominant notions of what it means to be a mother. For many women of color, White and elite notions of mothering as situated within the home and limited to one’s biological children and family do not reflect their experiences as mothers (Glenn, Chang and Forcey 1994; Zinn et al. 2015).

Many scholars who examine mothers in historical and contemporary times demonstrate how the interlocking oppressions of race and class can determine the contours of motherhood for women of color (Collins 2000; Jones, 1985; McDonald 1997; Browne and Kennelly 1999; White 1999; Hooks 1984). The social and economic reality of many Black women’s lives required that they work outside of the home, and therefore could not always be there for their kids. For example, slavery did not exclude Black women from working alongside Black men on plantations. While a gendered division of labor was present on some slave plantations, Black women by in large were subjected to the same types of arduous tasks and physical punishments that men had to endure (Collins 2000; Gomez 2004). Their gender did not exempt Black women from the horrors of slavery. The intersections of race and gender may have exacerbated the lives of female slaves. In addition to physical punishments, the rape of Black women by their White male slave masters is a well-documented practice on plantations, while Black women also had to deal with the reality of their children being sold off (White 1999). Black female slaves did everything they could to hold families together, from tending to their own provision grounds in an effort to provide their families with enhanced nutrition, to filling in to support children that might have been sold off and separated from their families (Gomez 2004).

Among women of color, motherhood has entailed taking care of children that are not biologically theirs. Feminist scholars have amply documented the devaluing of carework, and
how women of color have occupied these low-skilled and low-paid positions (Hondagneu-Sotelo 2001). Historically, Black women occupied this role. For example, the post-slavery era in the United States did not decrease economic hardships for African American communities. Due to the scarcity of economic resources during the Reconstruction era, Black women could not stay at home, nurture their children and attend to domestic duties (Collins 2000). Economic necessity forced their participation in the labor force, often caring for and nurturing White children. The iconic and stereotypical image of the Mammy, which provided an image of Black women as not only suited for domestic work, but also finding fulfillment in it, was an image proliferated during the post-slavery era to justify Black women’s confinement to domestic servitude (Collins 2000). However, as African American women improved in their human capital, and gradually advanced in the labor market, immigrant women of color replaced Black women as domestics. Hondagneu-Sotelo (2001) argues that immigrant women are channeled into domestic work because it exposes women to a variety of emotional, psychological and physical hardships. Yet, because the work setting is in such an intimate domain, the occupation remains unregulated and the fact that many domestics are undocumented means that workers are hesitant to voice complaints. Romero (2002) argues there is a great contradiction in domestic work: through caring for a child that was not theirs, women who worked as domestics were able to provide for their own children.

Additionally, there is a robust body of literature that explores kinship, not just as a biological construction, but one which is defined as a group that generally provides an individual with support, community, and a sense of belonging (Stack 1975). Weston (1991) notes how kinship networks emerge to provide material and emotional support, especially when resources may be scarce, and to fill in for the absence of biological kin. Scholars have noted the
significance of extended kinship networks — ties beyond one's nuclear family — within Black communities. While extended kinship structures certainly have roots in African cultural traditions, scholars also note how social economic inequality has also contributed to the formation of such structures. Cohen (2002) shows how Black single mothers experience an employment advantage living with an extended kinship network, while simultaneously experiencing an employment disadvantage when living without other adults in the household. Brewster and Padavic (2002) note that relying on extended kin for childcare was prevalent for Black mothers with fewer social and economic resources, and with less education. Stack’s ethnography (1975) follows Black mid-western families over a three-year period, and documents the way the extended kin networks worked to stabilize families in the midst of poverty. An ethos of collaboration and cooperation existed within this community, supporting the exchange and flow of goods and services, including childcare. To this end, the responsibilities of child rearing are shared, and the broader community is obligated to ensure the success of children.

Research also points to the importance of Black women within these networks. Collins (2000) discusses what she terms “blood mothers, other mothers and women centered networks” to explore the role of matriarchal and extended kinship networks in stabilizing Black communities during the 1980s. During this period many Black communities experienced high rates of drug addiction and a war on drugs, which resulted in the high incarnation rates of Black males (Alexander 2010). As a result, children were left without their biological parents. Challenging Moynihan’s (1965) assertion that its matriarchal structure was responsible for the problems plaguing Black communities, Collins (2000) notes as a response to a public policy that showed little consideration for poor and working class Blacks. It was women who bore the brunt
of this assault by supporting and not only caring for their immediate households but also those of extended kin and community as well.

Black women have played an important role in sustaining communities of color because their experiences as Black women and mothers are inextricably linked to broader social and economic inequality. Often Black women’s community involvement and activism has been interpreted as a form of mothering because of deep connection between social and economic struggles and experiences within their families and communities (Naples 1998; McDoland 1997; Collins, 2000; Gomez, Shafiei and Johnson, 2011). Naples (1998) uses the term *activist mothering* to illustrate the non-domestic work done by women of color on behalf of families and communities. Naples interviewed sixty-four African American and Latina women who worked in organizations funded by the Office of Economic Opportunity in order to explore their experience of community work and leadership. She finds that motivating factors for engaging in community work were actually derived from their children’s wellbeing. In one particularly painful story of activism, a respondent describes her community work as stemming from the death of her son. The respondent had lived in a rat-infested heatless apartment, and when her infant son contracted pneumonia and died she states, “It just triggered me off.” Naples’ work illustrates how challenges in one’s own family and life can facilitate the entry into community activism and social change.

McDonald (1997) also utilizes the term *activist mothering* to describe Black women’s community work. However, while Naples uses the term to understand poor and working class women’s engagement with social and economic concerns, McDonald uses the term to understand middle class Black women’s involvement in issues facing Black communities. To explore this topic, McDonald conducts interviews with Black women who work at “The Birthing Project,” an
organization started by a Black female health worker who suffered the hardship of losing a child whom she thought could have been saved with better healthcare services. The organization provides services to young Black women at risk of having a baby with low birth weight. The services provided include providing mothers with a “sister-friend” to offer support. One respondent conceptualizes her support to these young mothers in terms of instilling pride, ties with African history, and respect for Black families and for adults (values they believe this particular group did not have) (McDonald 1997:783). Such support and cross-class community intervention would result in the reduction of any potential harm to the baby or mother during pregnancy. McDonald notes that the motivation for “sister-friends” to do the work that they do comes from what she terms normative empathy, a combination of feeling the pain of other Black women, while also adhering to the norms of solidarity, responsibility, and accountability prevalent in Black culture (McDonald 1997).

This literature on Black motherhood reveals that caring for children/families often includes addressing broader community concerns, and issues that can impact the success and livelihood of children. Given a social and economic context that provides Black people with few resources to survive, Black mothers ensured survival in two ways: by filling in as “other mothers” in the absence of biological kin and by directly resisting the harmful practices and policies that can ultimately damage families and communities.

Findings from this research expand our understanding of Black women’s motivations for becoming a business owner in two fundamental ways: (1) by deepening our understanding how Black women develop a sense of normative empathy--that is, how they come to feel the pain and plight of other Black people, and are therefore compelled to address community needs; and (2)
enriching our understanding of the factors that compel Black women to start their business through illustrating how high-skilled Black women-owned businesses participate in resistance.

**The Development of Normative Empathy among Black Women Business Owners**

At the root of Black women’s community support through their business enterprise is McDonald’s concept of *normative empathy*: a deep connection/solidarity with the broader Black community, which enables Black women to feel the suffering and plight of others, and compels them to address their community needs and concerns. Findings from this research show that Black women developed a sense of *normative empathy* through their own experiences with race and gender oppression on their jobs.

Just as organizations are embedded with gendered practices, they are embedded with racialized practices as well. To this end, organizations also reproduce and perpetuate racial inequality. According to Wingfield and Alston (2014), the many jobs and responsibilities within organizations include racialized tasks, defined as how “job requirements, and implicit responsibilities associated with work at different levels of the organizational hierarchy are imbued with racialized meanings that affect the practices, behaviors, actions that occur within organizations” (Wingfield and Alston 2014:275).

Racialized tasks occur at three levels: ideological, interactional, and physical. At the ideological level, racialized tasks include creating organizational norms and culture that promote and reproduce White privilege and White organizational culture and norms. Collins (1997b) notes how Black executives are often confined to diversity related positions, not to transform organizations into more equitable places, but to manage racial tension and strife between White organizations and diverse constituencies. To this end, people of color are often carrying out tasks that maintain and reproduce inequality within organizations. Racialized tasks also occur at the
interactionist level, which would include reinforcing behaviors or emotions critical to upholding racialized power dynamics, for instance, refraining from showing anger or staying silent when racial bias is shown. Finally, at the physical level, racialized tasks also include constructing physical spaces in which racial labor is performed (such as in the American South, with the construction of buildings or monuments by people of color to commemorate segregationists and slavery). Another example of racial labor at the physical level is the overwhelming use of immigrant laborers of color as janitorial staff to clean predominantly White organizations.

For many Black women in the study, leaving their job to start a business is a rejection of labor at the ideological level. Lela and Janet both worked in media, which they criticize for perpetuating stereotypical and negative images of Blackness. For them, starting a business was a refusal to be complicit in the racist practices of their organization that perpetuated stereotypical notions of Blackness and the harming of Black communities. Lela’s media company provides a sharp contrast to these negative and controlling images by producing positive stories that uplift these communities and also bring social awareness to the issues that impact them. Lesly also started her company as a rejection of racial tasks at the ideological level. The entertainment industry privileges White actors, which often leaves Black actors without work. Thus, starting a film company that facilitates employment for Black actors is a way of challenging the racial inequality embedded within the entertainment industry.

Nancy starting her business was also a rejection of racialized labor practices at the ideological level. Prior to starting her company, Nancy worked at an insurance company doing diversity and inclusion work. She was successful. However, once diversity was no longer valued she became frustrated. Collins (1997b) points out that Black workers in White settings are often used for diversity work, even though Black workers and diversity are not actually valued in these
spaces. The fact that her work was serving the interests of White organizations, and not truly supporting diversity, was problematic for Nancy. It meant that she was complicit with the racist practices within the organization. Additionally, Denise’s decision to start a business is also a rejection of racialized labor practices at the ideological level. For Denise, she could no longer work for a company that refused to promote Black women into positions of senior leadership.

These examples of racialized labor indicate that despite their increase in economic status, racial discrimination still persists among the Black middle class. Feagin and Sikes (1994) document the common and everyday forms of racism that people of color experience, as they are repeatedly discriminated against at work, denied services, and racially profiled in stores. Collins (2000; 2004) argues that pervasive and negative stereotypes regarding African Americans persist. Racism within housing and lending institutions continues to thwart Black middle class progress when compared to their white middle class counterparts (Patillo-McCoy 1999; Melvin and Shapiro 1995; Ross and Yinger 2002; Coates 2014).

Staying connected to one’s racial group provides an individual with support to cope with racism and inequality within their working and daily lives. Lacy (2007) argues that although middle class Blacks moved out to the predominantly white suburbs to provide better economic opportunities for their children, they adopted the strategy of strategic assimilation to teach children how to exist in White society, while maintaining their Black identity. Similarly, connections to racially/ethnically similar communities can support economic growth. Exploring the rise of the Cuban enclave economy in Miami, Portes (1987) argues that relationships between established Cubans in the United States and newer Cuban immigrants gave rise to thriving businesses and enterprise.
For the Black women in the study, *normative empathy* is rooted in two phenomena. The first phenomenon is their own experience with injustice and discrimination in their professional lives. These experiences provided women with little career satisfaction, including the ability to move up in the workplace, feeling alienated from others on the job, and harming the people they care about. The second phenomenon is developing strategies to resist this domination. In this study, it was revealed that Black women businesses serve a dual purpose: on the one hand they alleviate Black women’s individual oppression, on the other hand these businesses alleviate community suffering.

**Black Women Business Owner and Resistance**

Findings from this research also enhance our understanding of Black women-owned business and resistance. In particular, findings illustrate resistance among high-skilled Black women. Black women have played a pivotal role in community involvement and activism (Lerner 1974; Barnett 1993; Davis 1981 and 1999; Gilkes 1980, 1983, 1988; White 1999; Knupfer 2006). Black women have a rich history of fighting against social inequality. In her famous 1851 “Ain’t I A Woman?” speech, Sojourner Truth addressed the inhumanity of slavery and impacts on Black women (Truth 1851). She delivered this speech at the Women's Convention in Akron, Ohio, to a predominantly White female audience. The 1800s also saw the emergence of Black club women. This group saw uplifting the race as their mission (Lerner 1974; Giddings 1984; Gilkes 1988). It is important to note that despite this legacy, the role of Black women in social change often remains invisible. Civil rights activists such as Diane Nash are not popular knowledge when compared to their male counterparts. Barnett (1993) and Guy-Sheftall and Cole (2003) note how patriarchal gender norms, a lack of economic resources, family constraints, and gender stratification in Black communities inhibit Black women from
taking a more prominent role as leaders in their communities. Thus while Black women’s community work and activism has been a critical source of social change, the intersecting oppressions of race, class and gender have obscured Black women’s central place in uplifting their communities.

The prevailing research on Black-women owned business is an attempt to highlight the often overlooked role of Black women’s activism. For instance, the literature argues that fighting back against race and gender inequality is a core principal embedded in Black women-owned businesses. Wingfield (2008) notes how Black salons are spaces in which Black women’s self-esteem is nurtured, and therefore challenge notions that Black womanhood is inferior to White womanhood. Gill (2010) shows how beauty salons also played a critical role in supporting movements for racial equality through providing resources, solidifying networks of support, and serving as location for community building and consciousness raising.

Findings from this research suggest that Black women in marketing, communications, and finance are similar to the salon owners. Both groups provide community support through their businesses. However, there is one key difference. For the salon owners, commitment to racial justice is not the sole function of the business. Rather racial justice work is an aspect of what these salons do and how they service their clients. What is most interesting is the fact that for many Black women in the study the primary purpose of their business is to address issues of racial inequality and social justice. What accounts for this contrast? Perhaps the issues of race and gender inequality, which prompts many Black women to start their businesses, are just as profound and impactful for both groups of women. In a sense, the forms of oppression that high-skilled women experience compel them to overtly address the issues that contribute to their own domination. Additionally, the elevated social an economic status of many Black women in this
study may provide them with a broader platform to give voice to inequality. Should these women face opposition, they have the resources to manage the challenge.

**Contradictions, Tensions, and Problems**

There are many factors that can lead to the growth of women-owned businesses, including certain challenges that emerge from maintaining deep commitments to one’s family and community on the one end, and a business on the other end. In particular, while a value of caring for others underlies their motivations for becoming an entrepreneur, it can also undermine the ability of their companies to grow and profit in two ways. First, the emphasis on non-economic variables, such as spiritual fulfillment and the nurturing of one’s children, can shift women’s focus from their company to personal fulfillment and family. Second, in their efforts to pursue family and uplift communities, these women often experience the harsh barriers of sexism and racism which can also prevent their businesses from growing.

**Biological Mothering and Business Growth**

The desire to be a mother and care for one’s children can impact the growth of one’s company. Williams (2004) finds that having children significantly reduces the duration of self-employment ventures, indicating that childcare remains a problem that women entrepreneurs must face. Marshall and Flaig (2014) find that marriage and family have a negative effect on women’s self-employment earnings, and conclude that the penalties of children and family associated with employed women also extend to self-employed women. Similarly, within the literature which explores social networks among women entrepreneurs, the desire to balance work and family underlies women’s networks as dominated by kin, given their role in supporting women with household responsibilities (Renzulli, Aldrich and Moody 2000; Loscocco et al. 2009). Yet it is also
the homogenous and kin-based networks of women that can limit the types of resources
to which they have access (Brush et al. 2002). Findings from this study suggest that
children and family considerations motivate women to start a business, but may also
detract from their ability to grow their business. My findings support Budig and
England’s (2001) notion that motherhood prevents women from being fully productive in
their companies, as it can detract from the time and effort women have to invest in their
businesses. Additionally, potential investors and business partners may discriminate
against business owners who are mothers.

The women in this study reveal that business ownership among mothers does not erase
their responsibilities to children and household labor. In fact, interviews from this project
indicate that women still must grapple with their role as both mother and business owner, and
ultimately end up splitting their time between both entities. This can impact women’s ability to
grow their business. Mary had to take her young son with her on business trips and when
meeting with clients. Kara had to find ways to manage servicing clients while also attending to
her kids. Kara’s children also prevented her from traveling for clients. She wanted to stay home
with her children. The fact that women are so tied to children is a result of not having adequate
and affordable childcare. Based upon the interviews, the women played a significant role in
providing care for their children. There was little mention of support from their partner.
However, as Christine points out, women also place primary emphasis on being a mother.
Therefore, their children come first, regardless of professional obligations. However, this
perspective requires that women place their businesses as a second priority.

**Community Mothering and Company Growth**
Research indicates that Black women entrepreneurs view being able to pursue their passions and also give back to the community as important factors within their business enterprise (Blockson et al. 2007; Wingfield 2008). Blockson et al. (2007) notes that non-economic indicators, such as providing employment opportunities and pathways to advancement for entrepreneurs, are important to Black women business owners. They also note how Black women entrepreneurs measure success beyond factors related to profit or growth. They measure the success of their business holistically, including being able to provide for and spend time with their families, give back to their community, and fulfill a personal and spiritual calling (Blockson et al. 2007). Findings from this research suggest that commitment to personal fulfillment can overshadow their desire to grow their business.

For many Black women in this study, a primary inspiration for creating their own business is to improve the conditions for communities of color. This is consistent with previous literature on Black women entrepreneurs that shows how their businesses challenge race and gender inequality. Wingfield (2008) also notes how supporting Black women in their career advancement, while also creating spaces in which Black women feel valued and respected, also underlie the motivations of businesses owned by Black women. Boyde (2000 and 1996) notes how boarding houses owned by Black women provided living accommodations for individuals fleeing the South during the great migration. Butler (1991) also discusses the role of Black-owned businesses in providing goods and services to Black communities, especially during the pre-Civil Rights era.

Black women within this study illustrated this tension between their personal passions and growing their business. Lela is passionate about helping marginalized communities, and is a core principle of her ministerial duties. However, Lela’s commitment to helping people through
her ministerial duties may ultimately compromise the growth of her company. If she spends more time building her church, then she may spend less time getting new clients and raising funds to support her business. In addition, society may not be supportive of the racial justice work that Black women are doing, and may deliberately try to stifle their businesses. For instance, Nancy discusses how local city officials refused to support her efforts, and suggested that her initiative of bringing cultural diversity to the city did not belong there. This relationship with the city officials can prevent her business from growing. Their lack of support also means they can deny Nancy the critical business resources she needs to be successful.

**Does Biological and Community Mothering Impact Company Growth?**

The previous discussion suggests that biological and community mothering can impact growth. To validate this assertion, I examined companies with revenues of $1 million or more. This analysis enabled me to determine if mothering is at all connected to high revenue companies because revenues are one way to capture company growth. Two findings emerge from the analysis.

First, mothering was not a significant factor that compelled women to start a business with revenues of $1 million or more. For 6 (out of the 9) companies with revenues of $1 million or more, issues related to career satisfaction were the underlying factors that underlay women’s decision to start a business. These factors include not receiving adequate financial pay, not advancing in the workplace, not having an impact on one’s field, and not fitting into the corporate world. These women were all White, and all (except for one) had children.

These findings raise a couple of issues in regards to business growth among women. First, these findings support previous claims that motherhood is not conducive to business growth. When women utilize self-employment to balance a career and family, it can detract from
one’s ability to grow the company. Perhaps when women start a business for income, recognition, and issues related to authority and leadership they establish high-growth businesses. Additionally, establishing a company to escape discrimination, may also compel White women to start a high-growth business.

However, these findings also indicate that mothering can also drive women to start a high revenue business. For example for 3 out of the 9 women who have a business with revenues of $1 million or more, mothering shapes their decision to start a business. For instance, Susan, Denise, and Tina have businesses that earn a million or more in revenue. These finding raise additional issues related to mothering and company growth. First, perhaps mothering does not necessarily detract from company growth. Among the community mothers, a work history characterized by race and gender inequality, as well as a drive to uplift communities of color, may not detract from Black women’s desire to grow their company. In fact, it may push women to further develop their company in an effort to provide more services to Black communities. Second, these findings suggest that the motivation to care for others may not be the only variable that contributes to women’s ability to grow their company. Perhaps there are other factors that shape company growth among women. For instance, although Mary’s reasons for starting a business did not include balancing career and family (she started her business after being fired after a dispute with her boss), she still discusses the challenges associated with managing her company and caring for her child. However, managing children and career did not inhibit the development of her firm into a company that generates a million dollars or more. Mary’s example could suggest that additional forms of support received enabled success, despite the barriers which motherhood can impose.
Conclusion

In this chapter, I illustrate that issues related to race and gender impact women’s decisions to start a business. In particular, Black women’s motivations for starting a business are informed by both gender inequality as well as racial inequality. Consistent with the previous literature on women business owners, *biological mothering* is a factor that compelled many White and Black women to start a business. In contrast, and consistent with the literature on African American women-owned businesses, *community mothering* is a factor that compelled many Black women to start their business. Thus, Black and White women are both similar and different in the factors that underlay their reasons for starting a business.

Thebaud’s (2016) research on women business owners argues that women’s entrepreneurship emerges from an employment history characterized by sacrifice and therefore, disadvantage. Findings from this research support this assertion. Biological and community mothering as factors that push women into business ownership stem from structural disadvantages associated with gender and race. For instance, *biological mothering* is linked to the gendered expectations that women must maintain the primary responsibility for children and households, as well as the gendered nature of organizations that limits women's advancements in these spaces. On the other hand, *community mothering* emerges from the racialized (as well as gendered) nature of organizations, which subjugate people of color in these spaces. Thus, for both Black and White women, starting a business is a form of resistance to the contemporary gender and race-based challenges that many women experience in the labor market.

There is significant debate regarding gender disparities in entrepreneurship, and the extent to which human capital variables such as education, work experiences, and motivations shape entrepreneurship. Women’s lower levels of education and skill sets, and limited leadership
experiences within organizations, are believed to be factors that contribute to women’s disparities. It is also believed that motivations for business ownership that place emphasis on family and community over profit and growth of the company also contribute to the disparities that women experience. Findings from this project support the claim that family and community as motivating factors impact the growth of the company. Despite the fact that care for children and communities compel women to start a business, it could also limit the growth of businesses. Commitment to children and community can limit the time women have to invest in their business. Black women-owned businesses that focus on racial justice may also suffer in an environment that is hostile to racial equality and therefore limit the success of their businesses. Thus, revenues and profit generated from these women-owned businesses may remain low because of the focus on caring for children as opposed to growing the business. In particular, revenue for Black women-owned business may be especially low (when compared to their White female counterparts) because they are establishing businesses to care for both children and communities of color.

In this chapter, I make several contributions to the literature. First, I expand our understanding of how caring for others impacts business ownership across different racial groups. By introducing a new form of mothering (community mothering) to the literature, I am able to better capture the experiences of women of color, especially Black women. Second, I expand on our understanding of how caring for children shapes business ownership among women, capturing how Black working mothers start a business to manage childcare needs. This chapter also complicates previous findings that women working in the professions and management pursue business ownership for career advancement, as opposed to balancing work and family. Last, my intention has been to add to our understanding of community support and
social activism as core component of Black women owned business. First, I was able to show that underlying community mothering is the notion of normative empathy, which is partially rooted in Black women’s experiences with inequality in their professional lives. Additionally, I provide new insight into the role that high-skilled Black women business owners play in racial justice and equality.
Chapter Four

Getting Connected: How Women Access Resources to Start their Business

Introduction

“Hey, I see that you know somebody at State Street. I’d love to get in there. Will you introduce me to that person?” Those kinds of connections have never worked out for me. And sometimes I wonder if I’m doing it right. I didn’t realize when I set out on my own, especially at the beginning, how little I was going to do the work and how much I was going to spend time telling people what I was doing. You know, I didn’t realize how much working for yourself is a sales and marketing job. And that remains a challenge for me to. (Melissa, a fifty-two year old White women and owner of a communications company)

The quote from Melissa reveals the challenges in creating a client base in order to establish their business. Often large companies, such as State Street Bank, are an excellent source of income since these companies outsource work to contracted businesses, as opposed to assigning these tasks to workers within the company. However, gaining employment in these companies remains difficult, especially if you are not connected to individuals responsible for hiring contracted businesses. A key question this chapter seeks to answer is the following: How do women access resources (such as clients) to start and sustain their business.

I argue that women start their businesses by utilizing unique social and cultural resources to generate business support. By leveraging an array of social relationships, women are able to obtain critical support for their business in the form of business advice, clients, and financial resources. However, getting in does not only entail access to information or material support to start a business. Establishing a business also requires the ability of a woman to see herself as a capable and competent business owner. To this end, women also draw upon their background and early life experiences to explain their success as business owners.

Research suggests that women lag behind in business ownership because of limited access to the necessary resources to start and grow their businesses. When compared to men,
women have less access to business information and financial resources to support the development of a business (Brush et al. 2002; Brush et al. 2017). However there are several gaps in the current research around this issue. For instance, we know very little about the types of support that women draw upon to establish their enterprise. For instance, there is plethora of information on the significance of financial resources to the establishment of women-owned businesses. However, might there be other types of support women identify as significant to the establishment of their businesses? I argue there are other types of resources important to women business owners, including cultural and emotional resources.

Along these lines, there is a significant amount of research which examines how the structure of women’s networks can limit their access to business resources (Renzulli and Aldrich 2005; Loscocco et al. 2009). However, there is limited qualitative data available on the inner workings of these networks. In contrast, there is significant quantitative research on how network composition and heterogeneity influence business start-ups for women, implying that the resources contained within these networks are useful to nascent women entrepreneurs (Renzulli, Aldrich and Moody 2000). However, there is limited information on the content of network ties. For instance, we know little about the specific resources that emerge from these networks, or how women engage with or activate their networks to receive critical business support.

I have divided this chapter into four sections. In the first section, I present the findings regarding the prevalent resources women utilize to start their business. In the second section, I present findings on how women access these resources. In particular, I highlight the role of social networks as well as family background and history in women’s ability to establish and sustain their business. Next, I discuss the research findings, and how these findings enhance our understanding of women’s business ownership by providing further insight into the process that
enables women to access business resources. I conclude this chapter with a summary of major findings and arguments.

**The Types of Resources Women Use to Start their Business**

**Table 19:** Type of Resource Utilized and Source of Resources by Study Black Participants

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of Support</th>
<th>Source of Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bernice</td>
<td>Informational/Emotional</td>
<td>Group/Organization, Friends</td>
</tr>
<tr>
<td>Carla</td>
<td>Instrumental</td>
<td>Family</td>
</tr>
<tr>
<td>Cassandra</td>
<td>Instrumental</td>
<td>Professional</td>
</tr>
<tr>
<td>Denise</td>
<td>Instrumental</td>
<td>Family</td>
</tr>
<tr>
<td>Diana</td>
<td>Informational</td>
<td>Family</td>
</tr>
<tr>
<td>Jamie</td>
<td>Informational</td>
<td>Professional</td>
</tr>
<tr>
<td>Janelle</td>
<td>Cultural</td>
<td>Family</td>
</tr>
<tr>
<td>Janice</td>
<td>Informational</td>
<td>Professional</td>
</tr>
<tr>
<td>Kayla</td>
<td>Instrumental</td>
<td>Professional</td>
</tr>
<tr>
<td>Lela</td>
<td>Cultural</td>
<td>Family/ Community</td>
</tr>
<tr>
<td>Lesly</td>
<td>Instrumental</td>
<td>Family</td>
</tr>
<tr>
<td>Monique</td>
<td>Instrumental</td>
<td>Professional Contact</td>
</tr>
<tr>
<td>Nancy</td>
<td>Instrumental</td>
<td>Group/Organization</td>
</tr>
<tr>
<td>Pamela</td>
<td>Informational</td>
<td>Group/Organization</td>
</tr>
<tr>
<td>Paula</td>
<td>Instrumental</td>
<td>Friends</td>
</tr>
<tr>
<td>Sage</td>
<td>Informational/Instrumental/Cultural</td>
<td>Group/Organization,</td>
</tr>
</tbody>
</table>

160
<table>
<thead>
<tr>
<th>Name</th>
<th>Type of Support</th>
<th>Source of Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silvia</td>
<td>Instrumental</td>
<td>Family</td>
</tr>
<tr>
<td>Tina</td>
<td>Informational</td>
<td>Family</td>
</tr>
</tbody>
</table>

**Table 20:** Type of Resource Utilized and Source of Resources by Study White Participants

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of Support</th>
<th>Source of Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amanda</td>
<td>Instrumental/Informational/Cultural/Emotional</td>
<td>Professional, Family, Group/Organization</td>
</tr>
<tr>
<td>Amy</td>
<td>Informational</td>
<td>Professional</td>
</tr>
<tr>
<td>Beatrice</td>
<td>Informational/Instrumental</td>
<td>Group/Organization, Family</td>
</tr>
<tr>
<td>Beth</td>
<td>Informational/Instrumental</td>
<td>Family</td>
</tr>
<tr>
<td>Christine</td>
<td>Cultural</td>
<td>Family</td>
</tr>
<tr>
<td>Deidra</td>
<td>Informational/Cultural</td>
<td>Professional, Family</td>
</tr>
<tr>
<td>Jessica</td>
<td>Informational</td>
<td>Family</td>
</tr>
<tr>
<td>Kara</td>
<td>Informational</td>
<td>Professional</td>
</tr>
<tr>
<td>Kim</td>
<td>Informational</td>
<td>Professional</td>
</tr>
<tr>
<td>Margaret</td>
<td>Informational/Emotional</td>
<td>Family/Group/Organization</td>
</tr>
<tr>
<td>Mary</td>
<td>Instrumental</td>
<td>Professional/Family</td>
</tr>
<tr>
<td>Melissa</td>
<td>Informational</td>
<td>Group/Organization</td>
</tr>
<tr>
<td>Naomi</td>
<td>Informational/Instrumental</td>
<td>Group/Organization, Family</td>
</tr>
<tr>
<td>Peyton</td>
<td>Informational</td>
<td>Group/Organization</td>
</tr>
<tr>
<td>Susan</td>
<td>Informational</td>
<td>Family</td>
</tr>
<tr>
<td>Vanessa</td>
<td>Informational</td>
<td>Professional</td>
</tr>
</tbody>
</table>
There are three types of resources women utilize to start a business: informational, instrumental, and cultural (see Tables 19 and 20). The first resource includes informational support. Consistent with the previous research, this study finds that informational support was a key factor in women starting and growing their business (Kim, Longest and Aldrich 2013). Informational support can be defined as “advice, appraisal support and cognitive guidance” (Cohen and Willis 1985:313). Pamela utilized programs and resources for entrepreneurs offered by the city and local universities. These programs helped her to develop her business. The organization provided her with a coach. The coach had a similar business, and was therefore able to provide her with specific advice on how to manage and grow her business. She states:

I was with this organization at the university. I can’t think of the exact name, but they gave me a business coach. Yes and I met with him a couple of times and he basically went over my plans and my strategy and went through how my business was running and gave me tips for how I could increase business. It was very, very helpful and it was free, and I listed it in my newsletter. They have classes, business classes, and they have them at the public library and that’s how I found out about it: through the city website, and I decided to go to one of the classes and it was the same night as the big blackout we had. I think it was two years ago. And it was very interesting and then I went up and talked to the instructor and that’s when we decided that he was going to be my coach. I actually went up to meet with him, and it’s a great program. People with big and small businesses can utilize the services there. It was great because he had a business similar to mine.

Melissa is a fifty-two year old White woman who owns a communications firm which provides services to a variety of clients. Melissa describes herself as an individual who does not easily ask for help. Her involvement in professional organizations was critical to the start of her business because it enabled her to network and remain knowledgeable about her field. She states:

I joined The International Association of Business Communicators. And not long after that was on the board of the local chapter. And that was really helpful just in meeting people, other communicators, other people in the business, you know. I mean, I’m kind of one of those people who doesn’t ask for help very often or very well.
Similar to Melisa's situation, business advice and exposure was also important to the start of Beatrice’s business. During the initial phases of her business, Beatrice immersed herself in entrepreneurial spaces. This enabled her to meet and talk with various professionals, such as venture capitalists (VCs), and business owners, to learn more about entrepreneurship and become connected. She states:

So, one of the first ones that I went to was called: Open Coffee. And every Wednesday morning you could go to Open Coffee and just talk to people. And you never kind of know who shows up, but it’s usually entrepreneurs who have been there done that. Sometimes it’s VCs. It originally started as a way to meet VCs.

Some women discuss the role of an entrepreneurial education in their ability to establish a business. Naomi is a thirty-six year old White woman who owns a marketing and communications firm focusing on high-tech clients. She states:

And then I think what I got out of my MBA was very helpful as well. I had a few professors that were, you know, entrepreneurs themselves. I saw how, um, how they viewed entrepreneurship and I got more exposure to the start-up ecosystem. And kept in touch with a few of them. And I think to some degree that really made me believe that I, that this was worth giving it a shot.

Findings also indicate that the use of instrumental support is also important to the start of women-owned businesses (Kim, Longest and Aldrich 2013). Instrumental support can be defined as the “provision of financial aid, material resources, and need services” (Cohen and Willis 1985: 313). For instance, Monique is a forty-six year old Black woman who owns a marketing and communications firm which provides services to a variety of clients. When I asked who or what was most helpful in starting her company, she responded in the following way:

My angel investor. Who came out of nowhere, nothing but God. I mean, that’s a whole other story.
Instrumental support can also include clients. For instance, the State was an initial client that enabled Nancy to start her business. Through the State, Nancy received a lot of business. She states:

And I must say what did help, was that I bid on some government contracts sometime, breast and cervical cancer awareness and anti-smoking. I was part of that team, various different teams to do outreach and community work and got a good contract. And that actually helped me. The state was a way for me to jumpstart my business.

Kayla’s experience also demonstrates the importance of clients in getting her business established. Kayla is a sixty-five year old Black woman who owns a marketing and communication business, focusing on disparities within communities of color. Kayla was an instructor of journalism at a local university, and also an expert on issues related to communicating to multicultural communities. When healthcare institutions needed to outreach and serve more diverse populations they immediately consulted her. Kayla leveraged her own expertise in diversity marketing, and status as a journalism professor, to create a client base. This enabled her to start her business. She states:

I was teaching public relations and marketing in the school of journalism at a local university, and clients started coming to me. So there was no grand plan. No business plan. There was no forethought and I’m not bragging. I would not recommend starting a business that way. The medical center called me. They were changing their business model. They knew they had a very multicultural audience. They needed someone who can reach out to public relations to multi-ethnic and multi-racial audiences in multiple languages. So they called me and I helped them to get the message out through local multicultural media outlets. Primarily the black, Latino, and Haitian audiences. So that’s basically how I got into the business.

Similarly, Sylvia was able to generate clients through previous professional experiences. Sylvia is a sixty-three year old Black woman who owns a communication company primarily focusing on the arts. Sylvia’s professional success and reputation enabled her to generate clients without having to market her business. She states:
So early on, a woman who knew about what I had done at the art organization I worked at. We had met a couple times at some arts museum. She asked me if I would come and do some work for her at the athenaeum, a private library downtown.

Findings from this research also indicate emotional support is an important resource which enabled women to start their businesses. Emotional support consists of the non-task related assistance workers may require (Kim, Kyle and Aldrich 2013). McGuire (2007) developed a typology of emotional support which includes sharing, listening, counseling, providing non-work services, encouragement, and caretaking. For the women in this study, family support systems and having a group of individuals to rely on for positive affirmation and to create friendship bonds was essential.

Bernice is a forty-seven year old Black woman who owns a marketing and communications company that specializes in providing services to minority owned businesses. She believes that encouragement from friends was helpful to the start of her business. When Bernice’s family was not supportive of her business plans, Bernice relied on the support of close “girlfriends” for the encouragement of her vision. She states:

So when I said, “This is what I wanted to do.” And when my family saw some of the press on it and they were like, “What are you doing and why are you doing this?” And so it didn’t come from them, but it came from other people that saw, my gifts and talents and encouraged me to pursue that. So from friends. Close, close girlfriends who said, “You know, Bernice, I’ll get behind you. I’ll support this. I support you, because I support your vision. And you have a strong voice. You have the creativity and the ability to execute on what you say you’re going to do. So, I’m 100 percent behind you.”

Women also believed that cultural resources were critical to the start of their business. The concept of cultural resources is synonymous with Bourdieu’s (1986) notion of embodied cultural capital, or “long lasting dispositions of the mind and body” (Bourdieu 1986:47). Cultural resources can include beliefs, habits, and perspectives an individual comes to acquire
from early life experiences. Women developed these skill sets and competencies through experiences within their families and communities. Cassandra is a sixty-two year old woman who owns a marketing firm that services a variety of clients. She believes her background made it possible for her to consider business ownership. Cassandra believes her family contributed to her being comfortable with risk and therefore willing to take a chance in starting a business. Cassandra grew up in Antigua, and comes from a middle class and entrepreneurial background. Her parents owned several businesses on the island. Given her early exposure, she believes entrepreneurship is in her “blood.” She states:

I come from a very entrepreneurial family. Both my mother and father were entrepreneurs on the island of Antigua. So, for me, it’s was in my blood if you want to say that. Yeah, both of my parents were successful business owners. My mother owned a number of retail outlets on the Island of Antigua. My father had a supermarket and a couple of import/export entities and insurance companies. In a lot of ways I grew up seeing my parents being successful entrepreneurs. So the thought of working for myself and not being successful didn’t even register. Did not cross my mind. They’re able to take a risk.

**Accessing Informational and Instrumental**

Women access resources through social relationships in the form of professional connections, family, friends, groups and organizations. Women leverage these relationships in order to obtain resources to start their business.

**Business Advice**

Receiving business advice was key to the start of women-owned businesses. This advice consists of information on how to start a business, how to create a business plan, and/or how to raise funds and obtain clients. Women apply the knowledge and expertise of their network contacts to their own businesses. Janice worked as a graphic designer at a company prior to starting her business. Although she eventually left her job (partially due to a hostile work
environment), she maintained relationships with certain senior colleagues. A former contact, an Art Director, provided Janice with business advice regarding how to strategically market her services and obtain clients, a skill set she admittedly lacked. Janice states:

I remember my Art Director giving me advice about meeting with the clients, and building a client base and people who I should reach out to. You know, people in certain job capacities. If I’m a designer I should be looking at Creative Directors. I should be looking at the VP of marketing and sales. If it’s a small company, I should be looking at the President. Who are the people I should be reaching out to tell them about my services? And also, you know, I’m not a sales person, but you have to do sales.

Kara similarly tapped into her professional network to receive business advice. When Kara decided to start a company, she reached out to a successful colleague who she respected to discuss her idea for a business. Kara appreciated the support of her colleague in helping her to refine her business concept and ideas. She states:

She met me for lunch and man, she like spilled her guts on everything. She’s, “You got to do this and this and this and this.” It was huge. It was really helpful. You know, yeah, I really like her a lot. I found her to be incredibly generous and incredibly supportive. Just she’s very busy. You know, and she took her time. Took time out just to talk through some of my ideas and my concepts with me. And she’s wildly successful, you know.

Vanessa also sought the advice of successful professionals in her network to start a business. Vanessa is a fifty-four year old White woman who owns a graphic design company. During the process of starting her company Vanessa consulted as many business owners in her network as she could. The owners she talked to not only served as a model for who she wanted to become professionally, but also provided her with a perspective and insight into managing challenges. She states:

There are a variety of mentors out there and it can be people who are running businesses that you aspire to. I didn’t hesitate to reach out to those I respected and just sit down with them for an hour, take them out for coffee and, pick their brain a little bit. And I found that people were really receptive to wanting to talk about their businesses or how they overcame certain obstacles. So I would say really
stay in touch with people and don’t be intimidated by somebody else’s position. But kind of utilize that to gain some perspective.

Additionally, Deidra’s colleague, a venture capitalist (VC), encouraged her to raise money for the company she started. The colleague provided Deidra with information on an organization which teaches women entrepreneurs how to raise funds for their company. She states:

I had a VC who called me one day and she said to me, “Deidra, you should get connected up to Launchpad.” Launchpad is a network of women entrepreneurs and it was a way for me to learn more about how to raise money and how to do an elevator pitch and all that.

In addition to colleagues and professional connections, women obtained business advice from kinship networks. For many women, family members are a source of business knowledge. Family members often work in similar fields, run large companies, or have started a business. Therefore, they provided the women with helpful information.

Beth was always interested in entrepreneurship. However, she was not completely sure of how to actually start a business. When thinking about starting her business, her then-boyfriend (and current husband), a high tech entrepreneur, provided her with advice. He encouraged her entrepreneurial interests by guiding her through the process of starting a business. Through her husband’s guidance, she was able to find established entrepreneurs, and join their company as a co-founder. She states:

I always wanted to have my own company. But I thought, “Well, I have to earn my way up and get some experience in the corporate world first before I become an entrepreneur…But then along came sort of the Dot Com boom and, my boyfriend, then boyfriend, now husband was a successful internet entrepreneur. He founded one of the, largest web integrators in Switzerland. And he really encouraged me on this path. So, helped me, figure out where I wanted to go. What start-up I wanted to join. So I found these tech guys out of the Swiss Federal Institute of Technology, but basically right after Graduate School... And so, I really hit it off with these guys. And they had started a company. I joined them as
a co-founder of that company. A software technology company that made text to speech software.

Susan’s husband was supportive of her decision to start a business. He is a CEO, and graduated from Harvard Business School (HBS). Given his career experience, he was able to provide her with advice on how to manage her company on such issues as staff management and financing the company. Thus, Susan was able to learn from her husband’s education and experience as the leader of an organization, and apply it to her own company. She states:

I think that I also benefited from having a husband who was a HBS CEO. And so while he didn’t really tell me what to do, I had somebody to really bounce ideas off of. And where it was the first time to me, he had seen it a million times before. He’s like, “Oh, the person who didn’t work out.” I’m like, “Can you believe it? I have a person who didn’t work out.” He’s like, “Welcome to the, welcome to the reality.” And so he was sort of the sage council, which he was able to weigh in and sort of just help me keep perspective. That some of the struggles I was having wasn’t just unique to me. He was able to sit down and like help me just understand finances.

Jessica also credits her husband with helping her start the business. Jessica’s husband, who is a lawyer, was able to give her business advice and provide her with insight that could prevent certain legal challenges from developing in her company. Specifically, he guided Jessica on how to maintain ownership and control of her company. Similar to Susan, Jessica was able to utilize her husband’s legal training for the development of her company. She states:

Well, I am very fortunate that my husband is an attorney and has always given me good advice: like don’t take a partner, minority ownership is terrible to have in a company because that person can always vote or destroy whatever you want to do, or change the direction of the company. So you don’t give away some stock to other people or have a partner because you waste a lot of time if you have a disagreement. So, you own it all...If you don’t have a husband who is a lawyer, you need to get a lawyer that you bother to pay and give you advice all the time.

Diana is a thirty year old Black woman, who owns a business which specializes in entertainment marketing. Diana viewed her brother as critical in helping her start her business. Her brother has a background in marketing. He was able to provide her with advice on how to
develop a marketing strategy to reach emerging artists. Similar to Susan and Jessica, Diana applied her brother's marketing experience and insights to her own business. She states:

My brother. He’s in marketing and things like that. So, hearing him give me advice on directions that I need to take and things that I need to consider and things like that was very, very helpful. Coming from somebody who, especially when it comes to marketing and things like that, he gave me ideas. Like we had to re-launch the website, from the initial website that we had. And he kind of helped me with the concept. Like if you’re focusing on emerging music artists, you need to provide more emerging music artists constantly. It’s not just posting, but you need to have stuff featured, videos and featured mixed tapes. You need to have them in the forefront. Not only with the posts. So he was like really the main person who would send me articles to read or send me to a website to see more information and things like that.

In some instances, women used business advice from multiple sources to assist in the establishment of a business. Bernice’s business provides marketing services to newly formed Black and minority businesses. Her company seeks to empower businesses in one of the area’s largest Black communities. Bernice also lives in this community. The idea for her business emerged while attending business school, where she encountered another resident from the community. Together they created a business plan, and established a company focusing on providing economic resources for their community. To this end, both the business school and the neighborhood connection contributed to the formation of a business plan. She states:

And I started that some four years ago, with another resident from my community. It was born out of attending a business school. The concept or the idea was around how do we engage communities--urban communities and minorities--into this growing innovation economy? So, as a result, myself and a fellow classmate set out to birth what would be what is now an innovation center for urban and minority communities.

The previous examples reveal that business advice was a key resource women utilized to start their business. They were able to access these resources through relationships with colleagues, family, and classmates. These network members contained a wealth of information; they had successful careers as a business owner,
and the skill sets and training needed to help women establish and manage their companies. To this end, women extracted the knowledge and expertise contained within these networks, and utilized them for their business.

*Business Partnerships*

Women’s relationships with network members enabled them to form a business partnership. In particular, colleagues and kin invited women to start a business with them. Amanda is a fifty-four year old White woman who co-owns a communications firm that specializes in crisis communications. Amanda started her business with a Helen, her colleague. Helen was the owner of a company Amanda worked at for many years. Amanda had not planned on starting a business. She had a successful career working at Helen’s public relations firm. During her time at the firm, Amanda worked very closely with Helen, rising to a leadership position in the firm. When Helen and her current business partner decided to terminate their business, Helen invited Amanda to start a new business with her. Thus, a strong professional and mentoring relationship between Amanda and Helen transformed into a co-ownership of a company. She states:

I rose up in that organization to more of a leadership position. Helene and I worked very closely together and I was there for ten years. And then she and her partner decided to break up the business and they kind of had different desires. So Helene and I started this business a little over eleven years ago…Helen and I know each other’s families. She is someone who’s really smart, and very much a visionary. Always figuring out new things to do. She’s been a great mentor as well as a business partner

Similar to Amanda, a strong professional relationship with a co-worker enabled Kim to start a business. Kim describes herself as always being interested in entrepreneurship; for instance, starting a carpet cleaning business to pay for college. After graduating, Kim had a job working in the sales department of a software company. Although she enjoyed her job and was
successful, she still felt like it was not the right fit and something was missing. A colleague
whom she partnered on successful projects within the company shared his idea for a business and
offered her to be part of the founding team. For him, Kim’s professional skills sets in sales added
value to the start-up. Kim decided to join him in starting the company. Although Kim did not
plan on starting a business, her expertise and strong relationship with a colleague evolved into
business ownership. She states:

I actually collaborated a lot with my founder, who at the time was my coworker in
the software company. And he was on the marketing side. I was on the sales side.
We had just finished a big project together that went very well, and we were
celebrating at a bar. So we were drinking a lot. We were sitting there and all of a
sudden out of his mouth comes, “Listen, I can’t like hold this back anymore. I
have to tell you about this idea I have to start a company.” He’s like, “And don’t
think I’m crazy, but I just feel like you are the right person. You’re the missing
link to, to this whole idea. Like will you hear me out? Like will you listen to it?”
He’s like, “I know it sounds crazy.” And I was like, after a couple whiskeys too,
you know. I’m like, “Oh, my God! You have no idea, like, tell me all about it. I
want to hear everything.” And it was there that he really laid out his idea for the
company. Which at the time was not a real company, but himself and also my
other cofounder had known each other since high school. They had gone through
twenty-six different iterations of trying to start something and finally found
something that they thought could really work. But they didn’t have that final
piece in place, which was the revenue builder. And they saw me as that missing
piece.

For Jamie, business ownership emerged from a relationship with a business owner.
Jamie’s financial literacy and homeownership company contracts with the government to create
opportunities for people to buy homes. The company was previously owned by another woman.
Jamie worked at the company as an instructor, and she conducted many of the workshops. Jamie
was a dedicated instructor and always willing to take on additional classes when other instructors
could not teach. When the owner decided to retire, Jamie had the chance to take over the
company and state contract(s). Although Jamie did not intend to start a business, her
professional relationship and commitment to the previous owner enabled her to take over the established business. She states:

I had worked for the woman that had this contract for the city…And just teaching the home buyer classes. So I taught for her. And it was good for her and the other instructor at the time, they both were having kids. My kids were, I wasn’t having any more kids. So you know, whenever babies were sick I would sub…Then I started school. My first semester in school, the woman that had this contract gave it up. So I kind of wandered in one day and she said, “You know that our fee is up. You should respond.”… And all I could think of is, “School’s kicking my butt, why are you thinking of starting a job, starting a business.” So another long story short I got the contract.

Amy also provides another example of how professional relationships can evolve into a business partnership. Amy is a fifty-eight year old White woman. She is currently in the process of establishing a marketing and communications business with her longtime colleague and friend Cheryl. The two have worked together before, serving in leadership positions at a company. She states:

We’ve lived it on the tools side, we’ve lived it on the corporate side, and we’ve lived it from an investor perspective. Because as an investor, looking at, a company, you’re looking for you what’s the optimal customer lifetime value? And how do you, how do you get there? How do you acquire customers, engage them or obtain them? So, for us it really was a journey, Cheryl and I knew that we wanted to work together. We took on the leadership role or a prior company, in a very pragmatic way. You see, we’ve been distant colleagues for years, but we wanted to see if we had a natural work style where we could both act. Because we are both type A personalities, but very different. And we wanted to see if we could work together.

In addition to colleagues, kin also presented women with opportunities to start a business. Although women may not have considered self-employment as a career path, a spouse exposed them to business ownership. Tina always considered herself to be the “corporate type,” advancing to the level of Vice President at a bank. Her then-boyfriend (who is now her husband), encouraged her to join him in starting a company. Tina left the bank to start a company with him.
Thus, Tina’s professional accomplishments and relationship with her partner evolved into an opportunity for business ownership. She states:

I worked at the bank for over five years, and became one of the youngest vice presidents there. I ended up leaving to buy a company with a partner, who ultimately ended up being my husband. I would say, so that was my first step into entrepreneurship. His family… he came from an entrepreneurial family, so he was more exposed to that as a career path. I really thought of myself as being more of a corporate type.

For the women in this study, partnering with others is a common way to start a business. Close professional contacts (relationships with colleagues and business owners) and family provide women with the opportunity to successfully start a business. In some cases, women may not have been interested in business ownership. However, strong relationships with network contacts enabled women to take a risk and start a business.

**Accessing Instrumental Support**

Findings indicate instrumental support is significant to the start of women-owned businesses. Women’s networks are filled with instrumental resources such as clients, financial assistance, assistance with childcare, and expert assistance with running the business. Women accessed these resources from various components of their network. These components include professional relationships, friends, and kin.

**Clients**

Mary was able to start her business when she received a client. After a disagreement with the owner of the PR firm, Mary was fired. She was able to start her business by taking clients from this company with her. One client enjoyed working with Mary, and suggested that she take his company with her. Mary was able to leverage this client relationship into a client for her company. She states:
I didn’t have a non-comp or a non-solicitation agreement with her, so I called my old clients. And told them that I was starting a new agency. And one of them, flew me up to Toronto to meet with him. He was up there at a conference. And he said, “I want to come and be your first client. And we’re going to have a really big year. I’m making all these acquisitions. I’m going to be really busy. And I don’t want to work with her. I want to work with you. You’ve just been great.”

Cassandra provides another example of how women take clients from a previous job to their company. Cassandra decided to start her business marketing business after being laid off. She started her business after realizing she did not want her professional life to be dictated by others. Cassandra was able to start her business through leveraging a company she was working for into her first client. She states:

I went to work for the Sonesta Hotels, and they became my first client. I sort of leveraged them into my clients. Well, I think one of the things that happened is, I got laid off or let go even though I was picked up by the Sonesta. I just thought I don’t want to be in a position where somebody else is pulling my string. I want to pull my own strings and the way to do that is to create your own opportunity.

Peyton provides another example of the movement of clients to her company. Peyton is a fifty-two year old White woman who owns a consulting firm. The company consults with firms to provide marketing experts. She started her firm during the recession that followed September 11, 2001. During this recession, many companies downsized their business operations. Marketing was the first department cut. During this time Peyton was a recognized as a leader in marketing. She worked in senior marketing positions at Fortune 500 companies, and several tech star-ups. During the recession, Peyton’s colleagues who needed marketing support at their company looked to her for assistance in finding good marketing professionals. Although Peyton was working for a company at the time, she was getting so many requests that she decided to leave the company and start her own consulting firm. Peyton was able to turn her professional connections with unemployed marketing colleagues (as well as colleagues who needed marketing assistance) into a business. She states:
Then 9/11 hit and marketing was the first thing that got cut from everybody’s budget. And I had just gotten bought out of my third start-up. And I started getting all these calls to do consulting. And I kept thinking, “Why are they calling me? I’m not a consultant.” You know, I never hired consultants. Consultants do PowerPoint, I’m not very good at PowerPoint. And everybody said, “But Peyton, we need help and you’ve done this for all these different companies and you’ve been successful. Help us.” And after 9/11, every good marketing person I had ever hired or worked with had been fired. Because that was what happened when the budgets got slashed. So I started calling all these people saying, “I’m getting all these requests to do consulting, can you help?” And everybody said, “Sure I’m available. I got nothing going on.” And we’ve had a pipeline of business from the get-go. I never wrote a Business Plan. So that’s why I say I’m like the accidental entrepreneur.

Monique attributes the start of her business to receiving clients from professional relationships. Monique had done very little marketing for her business. She received many of her first clients through the promotion of her services from her professional relationships. Her initial client base was linked to her social network. She was able to utilize professional relationships, especially celebrity contacts, to generate clients. Monique’s experience highlights the role of social capital and connections in creating professional opportunities. She states:

Yeah, I think that while the resume could absolutely open doors, nothing does so like them knowing you on a social level. There is a social capital that comes…My initial projects all came from… I had really yet to do real marketing for my company. Word of mouth has been critical. And people being willing to mention my name or reference it on a panel or bring me on a radio program to talk about what I do. Some of my celebrity contacts, I’ve never done business with, but they called into the radio stations to say that “Monica’s brand is…” but they only talked about what they knew about my brand, you know, I got that on tape, used that for future marketing, and so for promotions, and for actual business it was critical.

For other women in the study, organizations were also an initial source of client. Women utilize their membership in organizations to obtain clients. For example, Cassandra used her position as a board member to secure clients. She states:

I sat on boards on non-profits, and got to know people there. I was able to leverage that, call on people. Some of them were able to refer me to other nonprofits.
Peyton similarly used connections to her Ivy League alumni network to access clients. Her classmates referred her to potential clients. A professor also wrote a case study on her business. This case study created worldwide exposure for Peyton’s business, and served as an additional source of clients. She states:

Well, I went to Stamford and went to Harvard Business School. And my colleagues, my classmates, my friends were some of my earliest referral sources. They sent me contacts. And like some of my first clients came from Harvard Business School…One of my biggest clients, the longest term clients ever in the thirteen-year history is a Stanford connection. So the professors, you know, a professor wrote the case study on me, you know, and literally everyone in the world buys Harvard Business Review Case Studies…Because of her identifying me as someone to write a case on, you know, people were studying my business all over the world. I’ve gotten a lot of business from that…So I feel like the referrals and the support of just saying like, “You know, we think you’re good, you’re smart, you can do this and I’m going to send people your way and tell them to spend their money on you.” And that’s really a wonderful feeling that what you’re doing, is worthwhile, it matters and people think you’re good.

Clients also emerged from friendship groups. For instance, Paula credits a friend with connecting her with her first client. She states:

The first year was, I would say the first eighteen months of my business was just kind of investigating. Okay, what can I do? What is the sweet spot? What is it that I could offer? And then I met this woman at an event. One of my best friends introduced me to this woman who was a coach. She was a psychologist and a coach. And my area is organizational behaviors. So she invited me into my first client, Citigroup. I’ve been working with them ever since.

Finally, women were connected to clients through family. Sage has an extensive family network. She acknowledges that the support of family was often challenging because they expected to utilize her services for free. Yet she was also able to turn family connections into a source of clients. In particular, she received fifteen clients from a cousin she had done work for. She states:

Everything’s been word-of-mouth through marketing, networking, and through family connections. The family’s rather large, so that has been good and bad.
Because they’re family they feel that they can, they have free services. That’s when the family is a client. I’m talking about when the family simply refers me out to someone else. I’m saying it’s good and bad. Good, because it’s a large family, so they think they have you free. But it’s good, because it is a large family. They do refer you out too. Like for instance, my cousin who owns a construction management firm, bad, because he like pays slave wages and thinks that he can call me up at like midnight to come in at 6:00 a.m. the next day. Good, because he will refer you out. He has referred me out to like fifteen other clients.

Based upon the previous findings, receiving clients was critical to the start of women-owned firms. These examples illustrate the power of social relationships in accessing clients. In particular “word of mouth” or referrals from network members is an effective strategy for obtaining business. A variety of network members supported women’s ability to receive clients. These network members include the following: professional contacts such as previous clients or colleagues; contacts from membership organizations and alumni networks; friendship groups; and family members. Women were able to transform their social relationships into instrumental support, such as receiving clients.

Financial Assistance

Receiving significant financial assistance is critical to the startup of women-owned businesses. In my interviews I found that women are connected to financial resources in many ways. Family and kinship networks are an especially important source of financial resources (and signify the importance of class standing and socio-economic status). Beth’s family was the first investor in her business. Her grandfather provided her with an inheritance, which she was able to use for her business. In addition, her father provided her with financial support. Her father-in-law also introduced her to other business leaders that led to further investment in her company. Thus, Beth was able to turn family ties into a network of financial resources for her company. She states:
My grandfather when I was like twenty-three or twenty-four, gave me some money and said, “Put it away, save it.” And I said, “Uh, okay, I will do that, Grandpa.” And then when I started my first company I asked him, “Grandpa, can I invest this money that you entrusted me with in my first company?” So and he said, “Yes.” And unfortunately he passed away before I was able to prove the success of my company. But he allowed me to do that. He sort of became an investor in my first company…And my father invested. And but then also, you know, I started to network with other people. So my father-in-law introduced me to who was then the Chairman of the largest Telecom operators in Switzerland. And he became an investor and so I sort of traveled in these circles of important old men.

For some women in the study, having a spouse to financially “fall back on” is also important. Spouses provided women with the security of knowing if their business failed, they were able to rely on their spouse for financial support. Denise feels her husband was helpful in her decision to start a business. Although Denise acknowledges the risk inherent in self-employment, having a husband to “fall back on” shaped her decision to start a business. Thus, women used family economic resources, such as a spouse’s income, to start their business. She states:

I mean, there’s a high level of risk but understandably. I mean, I was married. I am married, so I knew I could fall back on my husband if anything didn’t work out.

Similarly for Naomi, having a husband provided her with a “safety-net” for her to take a financial risk. Should her company not work out, she could still maintain stability in her life. Naomi provides an additional example of how women utilize, family resources, including economic resources, to start their company. She states:

So for me my husband was a big supporter. If I had been single at the time that I graduated, I don’t think I necessarily would have taken the financial risk. And so from just being an enabler on a practical level that was kind of a nice safety net.

For some women, financial resources from multiple sources was critical to the start of their business. Mary recalls how family savings as well as a financial investment from a
professional contact was helpful in securing funding for her business. Not only was she able to apply family financial resources to her company, but a client also provided her with initial funding to get her company established. She states:

And the money that my husband and I had saved up…And he said [a client], “Well, how much do you need?” And I said, “I don’t know? You know, $100,000 for salaries.” And he said, “Okay, I’m go give you $100,000 in advance billings, and go hire the people and I want to start on Monday.

Compared to other forms of instrumental support (such as receiving clients), women relied less on financial assistance. The sources of financial support are limited, as many women primarily extract economic resources from family networks to start their business.

Childcare

In addition to clients and financial support, women also cited assistance with childcare as an important form of support that allowed them to start their business. The demands of starting a business required that women spend a significant amount of time away from their family and children. Instead of hiring a childcare provider, women relied on family to accomplish childcare responsibilities. To this end, women utilized unpaid family labor to fulfill childcare responsibilities, which granted women the freedom and time to establish their company.

When Lesly first started her company she was a recently divorced single mother. When Lesly got divorced she and her son moved back to the area to be closer to her family. For Lesly, focusing on starting her company kept her extremely busy. However, she did not have to worry about childcare, because her sister and brother in law assisted in providing day to day support for her son. Such family assistance in childcare granted Lesly the time to work on building her business. She states:

Oh, my God. It’s, it’s absolutely my family…I have an interesting family, because, so I got divorced when John was three...And I was living in New York City, because my ex-husband’s a doctor. I moved back home and lived with my
sister and her husband and her two boys and my son. They’re all the same age, they’re triplets. Not really triplets, but like triplets. And then we moved into town when the boys were five. And they all went to the same school. And we moved in with my parents... So then we had moved into my parent’s house. We had a huge Queen Anne Victorian in the city. We all just lived together in one family. So you know, the kids and we had three floors. And they had, my parents had an apartment on the third floor. So the kids were always taken care of. Which meant that I could be out at events. There was so much, freedom for me to be able to do what I needed to do in my business, because it’s a business where you’re out nights. And whether it’s networking or whether it’s creating programming, there was always someone there to take care of the kids. There was always someone there to cook for the kids. There was always someone there to pick up kids. Like, “Who’s picking up today? Who’s picking up tomorrow? Who?” You know, so feeding the kids. So it was constantly checking the homework.

Beatrice also views family as a significant form of support during the start of her business. As a mother, the day-to-day care of her children is important to her. The fact that her husband was able to stay home and manage childcare responsibilities enabled her to start her business. She states:

My husband. And he’s enormously supportive. I mean, you know, like from the beginning we knew he was going to stay home with the kids and I was going to work. This, I don’t even think we had like a real like detailed discussion about it. Both just assumed. Of course you’re staying home and I’m working. So, you know, I couldn’t have done it, without him doing it. Him picking the kids up and going to every kid event. And all the shopping and he doesn’t do laundry.

The previous examples illustrate that childcare responsibility is a significant issue for women starting a business. Having someone there to attend to children while they spend time on establishing their company is important. The women in the study relied on family to assist with these responsibilities (such as spouses and extended kin). To this end, family assistance with household labor is a critical resource to the start of women-owned businesses because it provides the freedom, time, and flexibility to form their company.
Assistance with Running the Business

Some of the women I interviewed saw assistance with the day-to-day tasks as a crucial ingredient to the start of their business. Family members often assisted women with company-related tasks free of charge.

Carla’s mother and aunt were most helpful during the beginning stages of her business. Carla’s started a communications company, which specializes in personal branding. The company requires her to do a lot of workshops and trainings. Her mother and aunt supported her by not only providing general encouragement but also by volunteering at her seminar and workshops. She benefited from unpaid family labor in starting her business. Carla states:

In terms of individuals who have been really helpful? I think once we did the first seminar. My mom and my aunt participated and they absolutely loved it. They keep telling me, “I’m going to go to heaven for doing this,” which is great. They’ve been, I guess, two of my biggest cheerleaders… Because they’ve gone to all seminars. They’ve always been helping out in terms of, you know, taking attendance and you know, making sure people have showed up. They’re giving them their registration packets. So I would say family has been a big help.

Beatrice also viewed her husband’s support with the day-to-day tasks of her business as important to the start of her business. She states:

He does the signs. I’ll like toss him the video camera. Oh, yeah, this is a family thing. Yeah, I mean he’s pretty much full-time at this point. He is one of our social media people for the agency as well. But he does the video. He does the signs. You know, like a bunch of stuff.

For women in the study, assistance with running the business was an important form of instrumental support. In the absence of having resources to hire staff, women often relied on unpaid labor or volunteers to help get their companies established. Women often maximize family ties by using these relationships as a source of unpaid family labor.
Accessing Emotional Support

The previous sections illustrate the importance social networks perform in accessing informational and instrumental support. In addition, social networks enable women to access emotional resources. Friendships, professional connections, and family all provide women the encouragement needed to start their business.

Margaret is a member of a women’s entrepreneurial group called the Pink Tank. The Pink Tank is not only a professional organization that provides informational support such as peer coaching, but also provides emotional resources as well. Margaret’s experience in the Pink Tank illustrates the ways in which professional relationships can also evolve into friendships.

She states:

Pink Tank. Yeah, so this is a group of entrepreneurs. And I think that’s the most-biggest influence over the last three years. So what we do is we do peer coaching. First of all it’s just like a group of people you become friends with. And we are all very close right now. But then it is a group where you can discuss, all of the challenges you’re running into with your business. And then the peer coaching gives you the opportunity to talk about a problem you are facing in more depth and then the group gives you feedback.

Similarly, membership in a professional organization provided Amanda with emotional resources. Amanda’s experience in a professional organization illustrates this point. She states:

There’s a monthly meeting that’s facilitated by a leader that we’ve known for years. This group has existed long before my four years, so there’s a core group of people and every once in a while someone’s ready to kind of move on and new people come in. So I’ve been in the group for four years, you have a steady group of women. I’ve become close to a couple of them as friends. And then it’s like this group of advisors that you have every month. We bounce ideas off each other. We can bring in a challenge and kind of get input from each other. It’s also just reassuring, because we’re in different sectors that. One’s a software company, one’s professional service. But you find a lot of the same issues in running a business. And so it’s great to kind of have this sounding board. So that’s a group that I think I’ve gotten a lot out of.
Margaret and Amanda both illustrate the importance of emotional resources in their ability to start a business. In general, women have a supportive community of family, friends and colleagues. This community reassures women that they have what it takes to start and lead a company. In addition to these communities, professional organizations for women business owners also provide emotional resources. These professional organizations become a source of emotional currency that women use to develop the necessary confidence to become business owners.

**Accessing Cultural Resources**

As Cassandra’s examples illustrates (see Cassandra’s example in the previous section titled *The Types of Resources Women Used to Start Their Business*), cultural resources are significant to the start of women-owned businesses. For Cassandra, being comfortable with risk enabled her to consider business ownership as a career path. She believed that her parent’s entrepreneurial background contributed to her ability to manage the risk of starting a business. Throughout the interviews, women discussed the qualities that they believe makes a successful entrepreneur. Women believed these qualities were cultivated during their early life experiences; experiences within families and communities. These life experiences provided women with the attitudes and perspectives needed to successfully start and manage a business.
Taking Risks

Similar to Cassandra, Deidra believed her background and childhood also made her able to take a risk. She was not fearful of starting a business that could have the possibility of failing. Deidra believed her working class background was a factor in her choosing to start a business. Deidra learned early on that it was okay to embrace unfamiliar experiences after leaving her working class community to go out of state for college. Deidra’s working class background prevented her from fearing financial failure because growing up at the bottom of the socioeconomic hierarchy meant there was no expectation to rise to the top. In her words, she had little to lose. She states:

I grew up on the wrong side of the tracks. I had eight hundred kids in my high school class. Like ten of us went to college. I was the only one who went out of the state. I had so many people who helped me. I mean, I had 100% financial aid. I had huge gaps in my learning,... my history teacher in high school was the football coach. And the way our history class would work,...it was like an episode of Welcome Back Kotter. Did you ever see that TV show? And the way we would have tests is on Friday he would have all these questions with answers. So it’d be like, “Who’s the President of the United States?” And then the answer would be George Washington. And then we’d come in on Monday and all the answers would be erased. And we’d take the quiz. So I always got them all right. It was like I already knew what the answers were. So at the end of the year I got a history award. And I knew nothing about history. I mean, I just knew how to answer all those questions. And so I literally remember being in college. I’m like I was in this class and they were talking about World War II and the axis and allies and I didn’t even know what they were. And so I would go, “Can you help me? I don’t know who the axis and the allies were.” There was no Internet at the time. So all the way through I had so many people who helped me and yet I feel like I had this really happy childhood. My dad repaired sewing machines....And I wouldn’t have called him an entrepreneur, but he was a small business owner. My mom worked in the school system.... I mean, I always thought to myself, “What’s the worst thing that happens? I’ll end up back in Norristown.” That was kind of fun. So I think my risk, I never really thought about how much money I was going to make. And I never really thought about how much money I was going to lose.
**Being Independent**

In addition to managing risk, the ability to be independent is also a quality that motivated women to start a business. Christine believes that growing up in foster care imbued her with characteristics best suited for entrepreneurship. Having to move from house to house, and not having family to rely on, meant that Christine had to “learn how to survive” and take care of herself. The lack of family to depend upon, and the constant upheaval in her home life, taught Christine how to take charge, be independent, manage change and make big decisions. Christine believes traits such as these are important for starting and running a business. She states:

I spent a great deal of my childhood in foster care. I was in and out of foster care from about age five to age twelve. And I think that one of the things and talking to other adults who grew up in foster care. When you grow up in foster care you definitely, develop the sense of, “I’ve got to take care of myself.” I don’t like to be dependent on other people. Which kind of makes sense, right? You know, if you’re bouncing around a lot you kind of. It’s survival skills at that point, I guess. And so I’ve always liked to be in situations where I’m in charge. Where I get to make the decisions. And I think if maybe if I didn’t grow up in foster care, maybe I wouldn’t be quite so adamant about that. It’s a good thing because in some ways it makes me very independent. I’m very comfortable making decisions for myself. I’m very comfortable making big changes.

**Working with Men**

Amanda believes being respected, especially by men, contributed to her success, and has enabled her to excel into a position of leadership. She attributes her equal status with men to her family and education. Amanda attended Mount Holyoke, which is a women’s college. Amanda draws a sharp contrast between women’s empowerment at her school, when compared to a class she visited at Dartmouth. Amanda also feels the fact that she grew up interacting with boys enabled her to work well with men when she was older. Amanda perceives her ability to not be stifled by gender inequality was key to her success. She states:

There’s a respect that comes from other guys. It’s kind of a weird thing, but I could always hold my own with men of any age…This goes back to the mid-80s,
the difference in the dynamic in the classrooms between Mount Holyoke women were empowered, offering opinions, challenging professors. And again this was a long time ago, but in the Dartmouth classrooms, the women were much quieter. Much less, you know, engaged in class, asking questions, challenging the status quo. I mean, it was seismic to me. I thought, “Well, that’s kind of ridiculous.”

So... from the way my parents raised me to going to an all-women’s college, I never, I didn’t really find gender an issue for me. I will say I think some of that came from being very into sports. My grandfather taught me how to play baseball, how to play tennis, how to play golf. I watched sports with him on Saturday. So I grew up with guys from a young age where I knew as much about sports as they did.

**Identifying with Clients**

Sage believes her family background puts her in a unique position to become a local business leader. Sage’s family is from the area, and she takes pride in her roots. Her family has lived in the area for several generations, and she continues to live in the community. Sage believes her proficiency in the areas cultural norms positions her to easily understand the needs of local consumers. She states:

> I feel like, due to my family’s history and due to my own history and love of the area. I feel like knowing the people here, which can be, they can be an interesting, fickle little consumer we can say. And knowing how to do business with them if they are your market. I think you need someone from this area who is unique and seasoned to tell you how to do business with a people from here.

**Addressing Challenges**

The ability to be innovative in solving problems is another characteristic that enabled women to become successful entrepreneurs. Some women created businesses to address broader social disparities, while other women created businesses to help companies solve challenges related to sales and profit. Some of these ideas emerged from women’s childhood experiences, and the challenges they encountered.

Janelle is a forty-eight year old Black woman. She started a marketing firm, which primarily works with starts-ups to improve the marketing of their goods and services and secure
funding from investors. The company provides original and creative images to enhance their brand. Janelle traces the vision for her company back to her childhood growing up as a Haitian immigrant first coming to the US. Janelle struggled with learning English. Capturing images through photography and telling stories through these images was how Janelle expressed herself. This form of expression was not only empowering, but also helped her to learn English. Janelle’s immigrant background provided her with the capacity to uncover one’s story and communicate it to others. The skill of being able to capture and tell stories is the core concept of her company.

She states:

I learned how to speak English when I was eight years old, and I learned by taking pictures. I was having a tough time understanding the language, the English language. My cousin gave me a camera and said, “Take pictures and tell me a story.” He goes, “You’re good at telling stories but you’re struggling putting words together.” We’re from Haiti so French. Not Haitian Creole—French. So it was one of those moments when taking pictures was my way of telling stories and I love telling stories. I love to tell you the smells, the scents, the visions, everything that was going on. I love great storytellers. It’s by far my favorite thing. And so it drove me crazy when I started working with entrepreneurs because everyone was relying on stock photos or just stealing photos online. Not a great way to start your business when you have Getty’s, one of the top photography houses, suing a small startup company because they’re stealing their photos online. I would meet with VCs and angels and they would say, “If I see one more presentation, one more pitch, with a life science company with the same photo I’m going to just go nuts. You can’t tell one from the other.” So I was educating a lot of entrepreneurs about how to build their own perfect library of photos whether it’s with your phone, point and shoot, whatever it is, it’s very easy to create your own library so the photos are real and you’re telling your story vs. someone else’s story.

Similarly, Lela’s success in the business world is rooted in her childhood. As mentioned previously, her company strives to produce media content that empowers marginalized communities of color. The idea for her company emerged from her many years of experience in broadcast journalism and having to deal with the media’s negative depictions of people of color. The creation of her company also stems from her experiences growing up. Not only was the
Civil Rights era a pivotal time in American history, but it was also an important part of Lela’s life experience. Lela draws upon her experiences in the struggle for Civil Rights to create a company with a focus on change and equality. She states:

I came out of the 60s, out of the riots, out of the Civil Rights movement, out of that kind of transformative time in this country and as a black girl who grew up in Little Rock, Arkansas. Yeah I was right in the midst of all of the changes and all of that insanity that was the Civil Rights movement. Anybody who grew up during that time in the south was inspired to do something; that was the struggle.

The previous examples illustrate the significance of cultural resources in women’s ability to start their business. Women’s backgrounds are diverse, some growing up in poor and working class backgrounds, other growing up in more middle class settings. Throughout their early experiences women learned the following: how not to be afraid failure; how to be resilient; how to address discrimination; how to have pride in one’s heritage and community; and how to creatively think about and solve problems. Women used such cultivated knowledge to successfully start their business.

**The Implications of these Findings for the Research on Women Entrepreneurs**

**Access to Informational, Instrumental, and Emotional Support**

*Transference and Access to Informational, Instrumental, and Emotional Support*

Women access informational, instrumental, and emotional resources through the process of *transference*. *Transference* involves moving these resources that are contained in their social networks to their business. Often, underlying women’s ability to transfer resources are relationships, often composed of emotional support. The process of transference occurs at three levels. The first two levels involve the direct transfer of resources to the business. At the first level, the process of *transference* involves the transformation of social relationships into an actual business. At the second level, the process of *transference* entails shifting instrumental
resources from one’s social network to a business. The third level of transference involves the indirect movement of resources from one's social network to one's business. In particular, women transform informational, and emotional resources into instrumental or “material” resources for their business.

As previously stated, the first level of transference involves the direct transformation of social relationships into a business. There are several factors that enable women to transform social relationships into a business.

First, social relationships were turned into a business partnership through the formation of a close working relationship with colleagues. For instance, both Amanda and Kim were asked to join a business venture because of the strong connections they had with their colleagues. Amanda had worked with Helen (the other co-founder) for about a decade, and even considers her a mentor. Kim and her co-founder worked closely on successful projects as colleagues at a software company, prior to starting their business. Through these close working relationships, co-founders were able to develop a mutual sense of trust which facilitated business partnership.

Second, in order for women to turn social relationships into a business, they were first deemed competent professionals. Helen’s respect for Amanda’s work enabled Amanda to rise to a place of leadership in the company Helen owned. Similarly, Kim’s co-founder had high regards for her skill sets in sales. Although Tina started a company with her husband, her professional capabilities were apparent since she became one of the youngest vice presidents in the company’s history. For Jamie, it was hard work and dedication to the previous owner that shaped the owners decision to pass on the company to her. Jamie consistently filled in to teach the workshops, when others were unable to fulfill their responsibility. Thus, a respect for
women’s work and professional accomplishment underlie the offer to join a business, or in Jamie’s case, inheriting a business.

Third, women maintain overlapping relationships with their business partners; business partnerships were established through close working relationships as well as strong emotional bonds. Not only did Amanda work for Helen, but they also developed a mentor/mentee relationship, consider one another as friends, and know each other’s families. Similarly, Tina’s co-founder is her spouse, and were colleagues working in the finance industry. Thus, these intimate and emotional bonds facilitated partnering to establish a business.

Last, a significant point related to women who established a business through partnerships was that none of the women considered business ownership as part of their career trajectory. Tina did not consider herself entrepreneurial, but rather more of the corporate type. It was her husband who was more entrepreneurial and convinced her to join him in establishing the business. At the time Jamie decided to take over the company, she was in graduate school. She only considered taking over the business because the offer was presented to her. Amanda was perfectly satisfied continuing to work for Helen. It was only after Helen proposed a business partnership that Amanda considered company ownership. In summary, it was only when women were presented with the opportunity to partner with others that they decided to start a business. Partners interested in business ownership, and with entrepreneurial experience, were a resource women had access to start a business.

The second level of transference includes the direct movement of instrumental resources to a women’s business. Women’s networks contained a variety of resources such as clients, financial assistance, childcare assistance, and volunteers. Women’s ability to establish a business was partially based upon the application of these resources to the formation of their business.
There are two factors that contributed to women’s ability to directly apply instrumental resources to their company.

First, women establish close relationships with professional contacts like clients. The experiences of Cassandra and Mary illustrate this point. Both women had good careers as marketing and PR specialists. Both had a good rapport and working relationship with clients. Thus, when it came time to start their business, they had a network of clients already established.

Second, strong connections to individuals who control instrumental resources were also beneficial to women in starting their business. Underpinning these relationships with individuals who control instrumental resources are emotional connections. Beth was connected to people who control financial resources, like her family, who initially invested in her business. Additionally, women utilized family resources, jointly controlled by women and their spouses, to start their business. For example, Denise, Mary and Naomi utilized their family’s financial resources to start their business.

The last level of transference entails the indirect movement of resources to a business. For instance, network members provided women with information to secure instrumental resources. These were often network members who women worked closely with and maintained emotional connections with as well. There are several factors that condition the indirect transfer of resources to the business.

First, people whom women worked closely with in the past were experts in the field of business or entrepreneurship. Therefore, they could provide women with business advice. For instance, in the case of Janice, Kara, and Vanessa, close colleagues and experts provided them with information on creating a business plan, maintaining a business, and creating strategy to obtain clients.
Second, women’s relationship with individuals and groups who control resources facilitated connections to clients and financial resources. Monique received client referrals from high profile entertainers, and Casandra was able to receive client referrals from other board members she worked with. Peyton provides an excellent example of how she was able to receive client referrals from her extensive Ivy League alumni network. Connections to individuals who control resources also enabled women to access financial assistance as well. For instance, Deidra’s acquisition of fundraising skill set was a result of the business advice provided to her by a Venture Capitalist colleague.

Third, emotionally supportive individuals provided women with support, which allowed women to spend time on building their business. Family showed their support for women business owners by attending to childcare and household labor. Family’s assistance with these responsibilities offered Lesly the time to complete company related tasks. Additionally, Beatrice and Carla’s family assisted with work related to running the company.

Fourth, it is important to note that some of these relationships that offered support were overlapping. A network contact may be both an expert as well as emotionally supportive individual, simultaneously providing both general encouragement and business advice. This is best exemplified by Beth, Jessica, and Diana who received business advice from kin who also had experience in marketing, leading companies, and corporate law. Beth’s husband, an accomplished entrepreneur, provided her with a strategy on how to go about starting a business. This resulted in Beth finding partners to form a business. Similarly, women received informational resources, such as business advice from groups, that also provided emotional support through the formation of friendship bonds.
Social Networks and Access to Business Resources

This understanding of how women transfer resources from their social relationship to their firm adds to the literature on women, entrepreneurs, and social networks. There has been significant research regarding the ways social capital impacts women’s business, much of this research focusing on the role of social networks on the ability of women to start and grow their business. There is significant debate regarding how social networks impact women-owned businesses. Some scholars argue that it is the network structure of women-owned businesses that contribute to the disadvantages they experience, homogenous networks consisting primarily of kin (Renzulli, Aldrich and Moody 2000; Renzulli and Aldrich 2005). Networks that contain too many people that are similar, and an abundance of kin limit women’s access to the people (and resources) that can help them with their business enterprise. However, others suggest that networks can create disadvantages for women due to the types of resources networks provide women, regardless of the structure of these networks (Brush et al. 2002; Brush et al. 2017; Loscocco et al. 2009). Findings from this study support the latter argument. For instance, the ability of women to transfer resources to their business is dependent upon close bonds or relationship with family.

The literature suggests that several factors condition women’s ability to effectively access resources from their social networks. The first factor is proximity to network members, or simply stated, how close of a relationship a women entrepreneur has with the network member she utilizes for support. Granovetter (1973) refers to these types of relationships as strong ties, and can include family and close friends. Women will be able to secure increased resources from a network member where there is a strong relationship. Given the proximity of the relationship, they may be more vested in a women’s success. Family/kin or close friends may be likely to
offer resources they may not offer to non-kin or acquaintances. Or they may also provide enhanced support, offering women multiple types of resources such as financial assistance, business advice, and general encouragement. Additionally, network contacts who maintain close relationships with women business owners may provide enhanced support because their success may be intricately linked to the livelihood of the business. In addition, women may have connections to more distant network members. Granovetter (1973) refers to these relationships as weak ties. While such ties may not be extremely committed to a women’s business, they are nonetheless helpful because they can provide women with a wide array of information that kin or close friends may not be able to provide.

The literature also suggests that the size of a women’s business discussion network, or the number of contacts contained in the business discussion network, can also impact women’s ability to access resources. Granovetter (1973) argued that people who have relationships in more places (a greater range) have increased access to resources. Some measure the diversity of a network using the concept of network heterogeneity. Heterogeneity indicates the different kinds of people that are in one’s network (Renzulli, Aldrich and Moody 2000). High diversity indicates integration into several different spheres of society. Low-diversity networks indicate a lack of incorporation into several spheres of society. Low-diversity networks are problematic because dependency on only one channel of support can limit women’s exposure to different kinds of information from different perspectives (Burt 1992; Renzulli, Aldrich and Moody 2000). Further, business owners should seek business support from people actually qualified to offer support (Kim, Longest and Aldrich 2013). For instance, receiving business advice from a qualified expert, as opposed to advice from a friend or family member who has no experience in business start-up, can be very important.
Lastly, the literature also indicates the extent to which women’s network members know each other can also grant or limit access to resources. The concept of density refers to the extent people in one’s network know each other (Nahapiet and Ghoshal 1998 and Pescosolido and Rubin 2000; Portes 1987; Portes and Shafer 1993; Portes and Sensenbrenner 1993). High-density networks can offer increased support through facilitating the transmission of valuable information and resources.

Findings from this research indicate the importance of strong ties in enhancing women’s ability to establish and sustain their businesses. Weak ties are important too. For example, distant professional connections were also critical to women starting their business in the form of a client referral from a detached professional contact, or the relationship between a women and her business coach provided by a local organization. However, findings from this research indicate that strong ties are much more significant to women-owned businesses. If we define strong ties in terms of kin, friends, and even close professional relationships, then such ties were incredibly important in the ability of women to establish their business. Women relied on kin, friends, and close professional relationships for a host of business resources, from financial support to clients, business advice, and even an offer to join a business. Close relationships also enabled women to expand their networks by introducing women to new people who could provide enhanced resources. Last, close relationships were often “experts” themselves, and thus invested in the success of the women’s company, but also qualified to give women business advice.

My findings suggest that kinship networks and other close relationships provide a vast array of resources, and also play a role in keeping women’s networks heterogeneous, by facilitating the incorporation of new people and information into their business discussion network. These findings also provide evidence for why women’s business discussion networks
are comprised of family and kin in the first place, given the pivotal role such relationships play in access to resources. Rather than focus on the assumed disadvantages of kin or close friends, we should perhaps turn our focus to the types of resources such network members have access to, such as professional training and experience, social connections, and financial resources.

**Accessing Cultural Capital**

*Translation and Access to Cultural Capital*

Women business owners access cultural resources through the process of *translation*, or transforming one’s background or early life experiences into a knowledge base one can draw upon to establish a business. This process *translation* occurs at three levels. The first level is transforming one’s life experience into an idea for a business. There are a couple of factors that conditioned women’s ability to achieve this goal. First, women encountered a challenge early on in their life, which limited their ability to fully excel or succeed. For instance, as a young immigrant to the US, Janelle faced serious challenges with learning the English language and assimilating into society. Similarly, Lela grew up during the Civil Rights era. Born in Little Rock Arkansas, Lela experienced first-hand the perils of the segregated South, and the impact this had on her community. Second, women developed strategies to overcome these personal challenges. Janelle found a creative way to express herself through photography, and utilized this ability to capture her world and tell stories as a tool to grasp the English language. Similarly, Lela learned the power of community struggle and protest to bring about social change. The lessons women learned early on in life provided the conceptual framework and philosophical underpinnings for their business.

The second level of *translation* involves transforming background and early life experiences into a unique perspective, which enables women to consider starting a business. In
particular, it is women’s capacity to take a risk which enabled them to become a business owner, an orientation which they developed during their early experiences. For instance, Cassandra grew up in an entrepreneurial family--her parents owned several businesses on the Island of Antigua. In contrast, Deidra grew up in a working class family, and believes her ability to manage risk developed after being one of few to leave her community and go to college. For Cassandra, that normalization of business ownership fostered her ability to take a risk, while for Deidra, her comfort with risk was a result of an educational opportunity, which resulted in her social and economic success.

The third level of translation involves transforming life experience into skill-sets which enable women to run or manage a business. These experiences were cultivated within families. Women believed that involvement in family enabled them to engage with men. This ability to interact with men accounts for their professional success. For instance, Amanda believes that her family’s ability to raise her to be a woman who can compete with men and manage sexism contributed to her ability to become a company owner. Similarly, Sage believes her family’s prominence and history in the area positions her to better service her clients. Finally, Christine believes the independence and resiliency she developed in foster care also shaped her ability to manage a company.

Conclusion

In this chapter, I argue that women access business resources through their social networks and also by relying on their background and early life experiences. There are four types of resources women viewed as important to the formation of their business: informational, instrumental, emotional, and cultural. Women access business resources through their social networks. Professional contacts, as well as relationships with family and kinship networks,
enabled women to obtain a host of resources (such as business advice, clients, and financial investment in their company). Women were able to transfer these resources from their social networks to their business. In addition, the ability to envision oneself as an entrepreneur is also a business resource. Women are able to see themselves as business owners by translating their background and early life experiences into business knowledge and skills.

This dissertation offers new insight for the scholarly literature on women entrepreneurs. First, it provides specific information on the resources women utilize to start their business, and how women come to possess such resources. This contribution marks a shift away from the sole analysis of network structure to a more specific analysis on the content of business discussion networks. Additionally, this focus on the types of resources identifies two kinds of support not amply discussed within the literature, such as cultural and emotional resources.

Second, my findings enhance our understanding of social capital and women entrepreneurs by adding to our understanding of network structure. In particular, women’s networks maintain a large number of family and kin because these networks provide women with a wide range of resources. Thus, kin and family are not a disadvantage, but rather an asset to women’s business discussion networks. Yet women’s networks are still heterogeneous and diverse, since women’s networks often include professional connections as well.
Chapter Five

Creating Opportunity: Race, Gender and Access to Social and Cultural Capital

**Introduction**

Part of that is getting retainer clients. You know, people who want to sign, sign up for a long-term, like a monthly, retainer to keep me on as their graphic designer. I know a lot of places like universities, they outsource. But getting in the door of those places is hard. And a lot of those places already have maintained relationships with a lot of White firms. And it is as a single, Black woman it is very difficult to get that appointment. Do you know what I mean? (Sage, a thirty-six year old Black women and owner of graphic design company)

In the previous chapter, I started with Melissa’s statement, which illustrated the difficulties in obtaining clients from large corporations such as State Street. I open this chapter with a statement from Sage. Sage’s statement is similar to Melissa's, as she also feels that obtaining clients or “getting in the door” is a challenge. In addition, Sage illustrates the way her status as a Black woman contributes to this challenge. A key question this chapter seeks to answer is: How do race and gender impact women’s ability to access business resources.

In the previous chapter, I illustrated how women access critical resources to establish their business. Specifically, women rely on their social networks and family background to obtain support for starting their establishment. However, it is important to point out that woman face challenges in accessing business resources. In this chapter, I argue that the inequalities related to race and gender inhibit women’s ability to access business resources, and one way women surmount such barriers is through the creation of networks which consist of women and African Americans. The connection to network members with a similar gender and racial status facilitates the flow of resources to one’s business.

I divide this chapter into four sections. The first section presents the findings regarding the challenges that women face. In the second section, I provide examples of how race and
gender impact women’s business discussion networks through the formation of networks which contain people with a similar gender and racial status. In the third section, I offer a discussion of these findings. In the fourth section, I conclude this chapter by summarizing major findings and arguments.

**Challenges in Accessing Business Resources**

The previous chapter illustrated the critical resources women utilize to start their business, and the network members they relied upon to receive these resources. Nevertheless, they still experience challenges in accessing resources (see Table 21 and 22). In particular, women must contend with race and gender based barriers in accessing resources.

**Table 21: Black Study Participant’s Challenges with Accessing Resources**

<table>
<thead>
<tr>
<th>Name</th>
<th>Resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bernice</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Cassandra</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Denise</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Sage</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Monique</td>
<td>Instrumental/</td>
</tr>
<tr>
<td></td>
<td>Informational</td>
</tr>
<tr>
<td>Tina</td>
<td>Instrumental/</td>
</tr>
<tr>
<td></td>
<td>Cultural</td>
</tr>
</tbody>
</table>

**Table 22: White Study Participant’s Challenges with Accessing Resources**

<table>
<thead>
<tr>
<th>Name</th>
<th>Resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amy</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Beth</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Kim</td>
<td>Instrumental</td>
</tr>
<tr>
<td>Margaret</td>
<td>Instrumental</td>
</tr>
</tbody>
</table>
Challenges in Accessing Informational Support

Women faced many challenges in accessing informational support. For instance, a challenge Monique experienced was having a good mentor. She made some mistakes during the beginning stages of her business. She feels a mentor could have helped her make better decisions. She states:

For me I think it was not really having an entrepreneurial mentor in place when I started. I think I bumped my head a lot against walls that didn’t have to be there if I knew who to talk to or what to ask. Or if I could’ve just explained to somebody what my process was and they would’ve said “oh no, no don’t do that do this, don’t spend your time here, spend your time there. You’re taking on too much.” Because in the beginning I had a painful situation where a client fired me but it was more because I was overcommitted. So I was doing the work but at a snail’s pace, because the model that I had put together and how the revenues were gonna work didn’t actually work. I didn’t know that. So that was tough and early in the business helped me to understand how to manage my time and actually how long it takes me to do certain things, so that was a challenge.

Challenges in Accessing Instrumental Resources

Challenges in Accessing Clients

Being able to obtain clients during the initial stages of their business is an issue for many women. Kara believes that it was difficult for her to obtain clients because of a bad economy, which prevented companies from investing in marketing support. She states:

You know, I went from, you know, making more than I ever have in my life with more work then I know what to do with to almost nothing overnight. But it was pretty significant and that is just because of the economy and people panicked, you know. And I’m in marketing and that’s what takes the hit. Every time. You know, people cut their marketing budgets. I get it. You know, that’s the right business decision. But I think if you want to be successful you have to be really
committed to working really hard and you know, pushing. I have a lot of VP’s say to me, “Why are you contacting me directly? Why aren’t you going through HR?”

It is important to note that Black women especially lamented about their inability to obtain clients. For many of these Black women, race negatively impacts their ability to get clients. While receiving clients was helpful to the start of Monique’s business, she experienced many challenges related to obtaining clients. Monique enjoys working with a diverse group of clients. However, she does experience frustrations with making people understand her services are for everybody, and not just people of color. While trying to broaden her client base, people would always steer her towards Black clients. She states:

Well, people always try to steer me toward black people. So in corporations when I send my packet, they say, “Oh our affinity groups need training” or even sometimes some of my White friends will be like, “You know, you should totally work with Jay Z.” And I know they mean well. The interesting thing is over time, particular on my Facebook postings, my message has become more general market. So this whole authentic living, particularly for women in their late thirties and early forties, my client base is varied, white to black. A few Asian, few Indian women.

Some Black women encounter racism and sexism when attempting to convince clients to utilize their services. Denise feels people may judge the company she built unfairly because she is a Black female. For instance, while talking to a potential client, Denise could sense that he felt uncomfortable with the fact that she is Black and female. Despite the client’s race and gender bias, Denise still wanted the business. To obtain his business, Denise sent a White male employee to go meet with him in person. She states:

Well, first of all let me just say for the record that it is tough out here for a black girl trying to do business. It’s been difficult. In fact, I had a situation today where we, we got a business. We got a sales lead. I was sitting with my Creative Director. And um, we were interviewing this new sales, this new lead. And hearing him talk on the phone, I was like, “Uh.” He was like, “Okay, I want you all to come down for a meeting.” But the way he was talking said, “You know what? He doesn’t want to see me walk through the door.” He didn’t want to see a woman walk through the door and he doesn’t want to see a black woman walk
through the door. So I said to my Creative Director. I said, “He doesn’t want us at the meeting.” I want the business, but you have to do like little games to get the business that you want. So my guy’s going to meet with them next week. So you end up having to make some compromises. But it’s okay, that’s fine. I’ll take his money.

For Tina, being one of few Blacks and women in finance means that often she is the only one in the room. Being the only one in the room can have some benefits, because she stands out and is therefore remembered. However, being the only one can also create challenges. For instance, if she makes a mistake, it may be amplified. Thus, the negative beliefs people may have about Black and women-owned firms, or “diminishment” of these firms, may prevent potential clients (and other potential partners) from wanting to do business with them. Tina states:

There have been positives and not positives. I’ll start with the not positive side, there aren’t a lot of women in banking, not as many as there should be especially at a high level. And I constantly find myself being one of few women in the room, and one of even fewer black people in the room. There are ways in which that has been helpful and there are ways in which that has been harmful. In terms of helpful I’d say that I stand out, people tend to remember me. There is a certain “glad to meet you” sort of… I’m able to get my foot in the door. But the downside is that it’s our word against. When I walk into the room there would be a quick sense of diminishment of who I am. And I’m using the metaphor of tripping when I walk into the room, but it’s whatever mistake happens, tends to be amplified.

**Challenges in Accessing Financial Resources**

Many women faced difficulties in accessing financial resources. Although Mary received financial support from her husband and an initial client, she still had a difficult time in getting a loan from a bank. She was finally able to secure funding with the help of a female loan officer. She states:

Trying to find a bank, um, that was willing to underwrite a line of credit to a services business. And we couldn’t find one. And one of the problems we had was that they would look at our numbers, which my husband was a CPA. He was doing our books. And they didn’t believe the numbers. They were just growing. You know, so exponentially. And don’t forget these were bankers. It was like in the early 80’s. A lot of them weren’t familiar with marketing firms or public
relations firms. We were in the tech sector, which was still a new and kind of volatile segment. And we finally found a woman banker at Iceberg Bank, who wrote me my first line of credit. I think it was the woman. I think that she, she was pretty smart. She thought outside of the box. We were not a traditional customer for that bank, for Iceberg Trust. She looked at the numbers. She met me. She came and saw the office and she said, “Yeah.”

Beth also faced a difficult time in securing financial investment because she is a working mother. Beth is equally proud of her accomplishments as a mother and business owner. In fact, during the interview, Beth gave me a tour of her company while breast feeding her three month old child. However, Beth does lament that being a mother was difficult during the early days of her company, specifically when trying to raise institutional capital. Potential investors unfairly judged and discriminated against her company because she was pregnant, causing Beth to lose money. As she states:

It’s gonna cost me money and you know, because I’ve lost. I’ve lost significant shares in my company. My taking that baby penalty, but it’s okay. It’s okay. I love my kids. They’re worth more than… I would have gotten higher valuations for my company. I [would have] had to give up less percentage of the company. To these investors if I had not been pregnant. So that’s what I call the baby penalty. You know, let’s say you have one hundred shares of your company. And um, investors say, “I’m gonna give you $4 a share per, for your company.” And you say, “No, I want $6.”…Who’s gonna invest with someone with such a big belly? There’s definitely is, there’s definitely discrimination in that.

In addition, Kim feels that being confined to women’s-only entrepreneurial spaces can limit potential investments in women’s companies. The Challenge is an entrepreneurial showcase designed to provide start-ups with exposure by enabling them to network with potential investors. As a founder of her company, Kim was invited to participate in a women’s-only version of the Challenge. She was reluctant to participate because she feels women’s spaces can often promote a group-think of being “disadvantaged” and also diminish the credibility and legitimacy of women-owned businesses. She states:
I think as women we need to be careful not to silo ourselves into women groups. There’s an element of support like sure that you can receive. But I think there’s a danger of group-think in any scenario. Like feeling disadvantaged or, I think there’s a lot of good, positive things that, that can come out of it. But then you’re also not getting the perspective of the other half. Which is I think super important to, to your development. For example, they did an entrepreneurial showcase called the Challenge. It was like highly, highly attended and pushed event. We each had our own booth. We had a lot of great demonstrations, conversations and exposure. Someone came up with the idea, “We should have a woman founder showcase event only. And, you know, at the other event like we were pitching our ideas on stage. We were doing things. And I really struggled with this idea of having a Woman’s Founder-specific event, because like they’re not having a male founder specific event. Why are we having a Woman’s one? When I went to this event it’s like going to a WMBA Game, no one takes it seriously. I would say we did not even get 20% of the crowd we got for the real showcase.

Some women are hesitant to access funding. For example, Amy is also reluctant to accept funding because it can limit her control of the business. She states:

So I think, I think our single biggest challenge is going to be around how long we can manage without taking funding. At a previous company, I raised $7 million, a combination of angel and venture funding. And you know, when you raise that money, you’re basically selling your soul to the devil. You have lots of different people telling you what you should do. And all of this, once you have taken money, you’re not in control anymore. So, if you have people sitting around the board table, that know nothing really about your business, that drop in and drop out with stupid suggestions. You asked for things that derail the company and derail the team. And I had some decent investors, it’s not that they were bad people, but they didn’t have operational experience. So, they really didn’t understand how day-to-day management of a business works. And their expectations, in many cases, were really unrealistic.

Cassandra discusses the way issues related to race prevented her from accessing funding. Reflecting on the beginning of her career as an entrepreneur, Cassandra laments about how hard it was being a Black person and starting a business. She feels as though she was constantly trying to prove herself even though she was just as good as anybody else. For Cassandra, her race played a role in her inability to get funding. She states:

You know, being a person of color in a city that had just…Was coming out of some negative stuff with regards to the whole issue of bussing. That in itself was an issue. Dealing with having to go out and prove yourself and always having to
be twice as good because people assume because you are a black person that somehow you’re not as good as or better than. Constantly having to raise the bar for yourself. Getting financial support, money, I basically had to go into my. Take equity out of my condo to invest in my business. Even though I had contracts totaling over one hundred and thousand, I couldn’t get anybody to give me $10,000 as a line of credit.

Similar to Cassandra, Bernice also talks about the lack of investment in her company. She also discusses how others who are more connected able to profit off of her ideas. She states:

So one is being a woman of color. There are just the inherent difficulties with that, right? So in terms of credibility. In terms of why do you have to prove, you know, there has to be proof of concept before anyone really invests in you or in, or mentors to help you to launch, uh, um, your idea? So I’ve experienced that. I’ve experienced not having the financial support you need. I’ve experienced people taking my ideas and profiting from it. So they take it, they twist it, they put just a different frame on it. And because they have the resources, because they have the support, they can easily launch it. So again, the obstacles have been trying to protect your intellectual property, right.

Challenges Related to Staff

Some women faced challenges related to staff. During the beginning stages of her company, Peyton struggled with finding the right employees. As the company grew, and as she was becoming more successful, she was managing staff issues more and more, as opposed to working with her clients. She states:

I think I was always considered a really good people manager and talent picker. And, so I pride myself in grooming great teams. And I think the biggest surprise to me in the thirteen years is I’ve had a couple of personnel issues. And I think the more successful we became, some of my busiest people became jealous or needy or became like these diva personalities. Like they thought it was them and I’m like, “Well, you’re contributing, but it’s not about you. It’s about the brand and the business and you know, the clients.” And I had a couple of people who really became high maintenance. And I was spending more time managing them than my clients and I realized they were not part of the future.

Similar to Peyton, Margaret also discusses the challenges of finding the right staff or people to work in the business. As Margaret’s company began to grow, finding the right people
while also continuing to provide excellent service to customers was a challenge. Margaret
discusses the challenges her company faced early on:

So the biggest problem is, um, growth and scalabilities. So actually our biggest
problem is hiring the right people or finding the right people. Really get from a
two- or three-person team to a bigger team. And manage these processes and at
the same time be in-project involved and handle, you know, client relationships
and all of that. So you are, you’re handling a lot of relationships.

Challenges in Accessing Cultural Resources

Some women experienced challenges in accessing cultural resources. Women’s
childhood experiences did not necessarily support or encourage women to become entrepreneurs.
Peyton’s recalls how her parents discouraged her from pursuing a career in business. Instead they
encouraged her to pursue occupations dominated by women. She states:

My dad ran a Fortune 500 company. I grew up wanting to go to business school.
When I was a little girl and, you know, my parents at times would pat me on the
head and say, you know, “Do you want to be a nurse or ballerina or school
teacher?” And I’d say, “No, I want to go to Harvard Business School and run a
big company one day.” And I was like two. So I wanted to be just like my dad. I
didn’t want to have kids. I didn’t want to get married. I wanted to run a big
business and travel all over the world.

Tina also demonstrates difficulty in accessing cultural resources. Tina believes that
African Americans are socialized to perceive their communities as deficient and lacking, as
opposed to containing resources that can contribute to one’s success. Tina uses the term
“disconnection” to refer to the process of not viewing one’s own community as a source of
cultural wealth. She states:

Where I really thought of myself as being more of a corporate type. In hindsight I
sort of realized that my great grandmother actually did own a couple businesses
that I worked in. So I was not big in entrepreneur… being an entrepreneur wasn’t
foreign to me, but I hadn’t really tapped that history. And... I think that as a black
person sometimes we sort of do disconnect with our history, and there’s a wealth
of knowledge and experience here. So as I reflect, one of the things my great
grandmother had was a candy shop... and I used to work in the shop and sell the
candy. And I realize as a kid what I was doing there now, in counting the change
and seeing where we were at the end of the day, was very much a part of the entrepreneurial experience.

The previous findings indicate that women face a variety of challenges in accessing resources to start their business. In regards to informational support, women business owners face challenges in locating mentors. In addition, women face barriers in accessing cultural resources as well. Women did not grow up in families that encouraged business ownership. In addition, women may hold their own stigma regarding their backgrounds, and may not recognize the rich history of business ownership in their family. The major hurdles that women face include access to instrumental resources (such as access to clients, and financial investment in their business). My findings also suggest that women must grapple with a host of gender issues that hinder their ability to access resources. Yet my findings also reveal that Black women grapple with a unique set of challenges. These challenges include barriers related to both race and gender, which ultimately disrupt their access to business resources.

Coping with the Challenges of Race and Gender Inequality

The Formation of Gender Based Networks

One strategy women developed to cope with discrimination, and therefore access resources, is through developing gender-based networks. For instance, networking with other women entrepreneurs was a challenge for women starting their business. When Beth first came to the US, she had a hard time connecting with other women business owners. Realizing the power of women’s entrepreneurial networks, Beth started an organization for women entrepreneurs to meet and assist one another. She states:

I started the Women’s Business Alliance, a network for female entrepreneurs and CEOs. It’s was just sort of to help me, because I was so fascinated that contrary to my experience back in Switzerland, where I didn’t know a single other female
technology entrepreneur, here there were lots of them. It’s about 130 women. We basically kind of help each other out. It’s like, it’s like this old girl’s network.

Similar to Beth, Amy also believes part of the issues that entrepreneurs face, especially women entrepreneurs, is that the networks that transmit information to women are fragmented or disconnected. Amy is a veteran in the tech-start up community. She has worked at several billion dollar companies in the tech sector since the 1980s. Recently, Amy led a group that invests in women-owned businesses (Women’s Investment Organization). One issue that Amy faced with this organization is the lack of female membership. In order to increase membership, she created the Women’s Entrepreneurial Board as a way to connect major entrepreneurial women’s organizations and leaders. For Amy, disseminating information regarding funding opportunities at the Women’s Investment Organization required her to further integrate the various organizations or initiative that support women-owned businesses. She states:

I created something called the Women’s Entrepreneurial Board. That’s how you found me, right? And so the idea behind that was when I was at the Women’s Investment Organization, we sat down and said, "Okay, you know what are our challenges?" It was membership growth. So we needed to get to know the other angel groups. We needed to be in places where we would find high net worth individuals that could be investors. So, the first thing we did was map the market landscape, the entrepreneurial landscape and say, "Okay, what are the places we need to be?" And that’s how we got into all the business planning competitions, as judges, and as mentors. And in doing that, I noticed that there were twenty-some organizations in town that support women. And the more I looked, the more I realized as I started to meet some of the leaders of those organizations, that a lot of them didn’t know each other. And I thought that, "Well, that’s crazy." And so the idea in bringing the Woman’s Entrepreneurial Board to fruition, was to simply get all the leaders of all those groups in a room, so that they knew each other, they knew each other’s faces, they knew what each other was working on, they were aware of each other. So, when they scheduled events, they didn’t compete with one another. You know, ideally they looked for places to collaborate.
Race and Access to Informational, Instrumental, and Emotional Resources

It is important to note that the Black women in this study are linked to one another. With the exception of one Black woman in the study, all Black women were referred to me by another Black woman. As mentioned in the methodology section, I utilized snowball sampling to obtain participants. Snowball sampling was especially effective for obtaining Black women participants; one Black woman would make a phone call or send an email to another, encouraging them to participate. On the other hand, all of the White women in the study referred each other. There was no overlap in Black and White networks. Thus, race plays a role in how Black and White business owners are connected and how informational resources flow through these networks.

In addition to the previous example, a friendship group of diverse women provided Lela with informational resources. Lela relied on a diverse group of women friends to start her business, and provided her with the encouragement and confidence to start a business. However, they also provided her with advice on how to generate clients. She states:

When I first thought about doing something like this, I called a friend. Her name is Carla. Carla and a group of other women met with me to give me ideas, and so it was having that support of other women who said you can do this. White women, black women, women in business. It was like having a board, and this is your own personal board, not for the company. And this group of women met in my kitchen and we brainstormed about how we could get business, because I’m a small… We call it a boutique production company and you know production is huge. That’s a huge business and you’re dealing with a lot of… it’s a competitive business so this group of women supported me and gave me that kind of permission.

Race and gender powerfully shape access to instrumental resources for Black women. Denise discusses the role of race and gender in obtaining clients. She has worked with Kayla and Cassandra (both Black women participants in this project), and provide one another with business. She states:
It’s not that black women don’t support one another. We do, you know, like Kayla and I have plans. And you know, we’ve given each other business and that kind of stuff. Um, I’ve worked collaboratively with Cassandra. So I think more of that has to happen.

Women merge various components of their networks to obtain business advice. For example, Tina tapped into friendship groups as well as family to receive business advice. She also notes the significance of Black people is providing her with support. She states:

Because it wasn’t just my partner. It was also friends and family that I could bounce things off of about what was going on, the direction that we were going. I call it a kitchen cabinet. That, to me, was critical. I can’t imagine doing all the things that I did without that group of individuals that I could bounce ideas off of and get good feedback. I also think that there are a lot of individuals that weren’t close friends and family that were helpful. And the majority of those individuals were black.

However, Paula recognizes the limitations of Black and female networks, as she underscores the significance of White males in her ability to obtain clients. Paula, also underscores the issue of race and access to clients. She states:

Citigroup, Raytheon, British Aircraft Engine, Lehman Brothers, and Vertex Pharmaceuticals. You know, my initial clients were all white men…The other thing I want to say is that the people that helped me the most, were white people. And I hate to say that. That’s why I try to help black folks as much as I can.

Black women also highlight the role of Black and female networks in providing emotional support. For instance, Paula discusses how other Black women in the study provided her with emotional support. Paula considers Denise (a participant in the project) a mentor, and also influential in providing her with the confidence and encouragement to leave her job and start a business.

It was a scary thing to me to make that transition but I was committed and I would talk to my mentors and sometimes I would question myself. Should I go back to work? Should I, and they would tell me in no uncertain terms, “You have to follow your dream.” You’re either going to succeed or fail, but you have to try, and if you don’t try, how are you going to know what the outcome is going be?
And some mentors were very helpful. Denise is one of my mentors. She really sat down and talked to me and told me it’s going be a hard road. People don’t just normally stop their business, get laid off, and get a new business.

**The Implications of these Findings for the Research on Women Entrepreneurs**

**Race, Gender and Access to Instrumental, Informational, Emotional Resources**

Despite women’s ability to transform resources from social networks into business resources, my findings indicate that underlying access to resources are pervasive structures of inequality. In particular, issues related to race and gender inequality in the labor market shape women’s ability to access resources.

Consistent with the sociological literature, financial resources are especially critical to the start of a business. Yet women faced a number of challenges in accessing financial resources. For instance, when compared to other women in the study, Mary was able to obtain funding for her company. She utilized personal savings, and also benefited from an initial client investing in her business. However, she still discusses how it was difficult to get a bank loan for her business. She was finally able to get a loan when a female loan officer decided to invest in her business. After talking to Mary and visiting her company, the loan officer believed that funding her business was good investment.

Mary’s story is consistent with the literature on financial capital and women-owned businesses. This literature suggests that gender bias within lending institutions can limit women’s ability to obtain funding (Fay and Williams 1993; Blake 2006; Brush et al. 2002). Although Mary downplays the gender of the loan officer as impacting her ability to get the loan, she does acknowledge that part of the willingness of the loan officer to give her a chance was because she thought “differently” and was open to new ideas. We can analyze the connection between Mary and the female loan officer through the lens of Saporito, Elam and Brush (2012).
and Fabowale, Orser and Riding (1995), whose research shows that male entrepreneurs report increased satisfaction and access to credit when compared to their female counterparts. Mary’s company focused on providing services for high-tech industry. She also discusses how lending institutions were reluctant to invest in the tech sector during the early 1980s because it was new and emerging industry. The high-tech sector (especially during its initial development) is a male-dominated industry, making it harder for women to secure loans. Mary’s sentiments are consistent with the research of Blake (2006), which finds that lending institutions are less likely to invest in women-owned businesses that do not provide services labeled as “female.”

Additionally, some women feel they incur a financial penalty for being both a mother and an entrepreneur. Beth had recently given birth, and discusses how she had to give increased control (or shares) of her company to investors, which reduced Beth’s ownership in the company. Beth cites the reason for the loss of shares in her own company, as investors not wanting to take too much of a risk on her company due to her being pregnant. Beth’s loss of financial compensation is consistent with the sociological literature on gender and labor market inequality, specifically the literature that discusses the motherhood penalty, a mother’s lower earnings compared to childless mothers (or even fathers with young children) (Gough and Noonan 2017). Since the majority of women in the US become mothers, the wage penalties that working mothers experience are partially responsible for the overall gender pay gap, or women’s access to economic resources such as income (England and Budig 2001). There are several supply side explanations (factors related to working mothers) and demand side explanations (factors related to employers) which contribute to the motherhood penalty. Supply side explanations include: (1) mothers have less work experience because of time off from work to take care of children; (2) working mothers put less effort into their job because the also have to
care for children; (3) mothers tend to work flexible jobs which provide lower wages; and (4) mothers selectively choose to have children when their wages are low (Gough and Noonan, 2017). Demand side explanations for the motherhood penalty include employer discrimination against working mothers (Correll, Benard and Paik 2007).

Beth is an accomplished business owner with a track record of a successful tech start-up in Europe, and a degree from a top business school as well. Despite her success, Beth’s ability to lead her company was still questioned by investors due to her status as a mother who recently had a child. This speaks to the issues that financial organizations may discriminate against women entrepreneurs who are also mothers, regardless of their level of human capital. For investors, women entrepreneurs with young children may not seem like a worthwhile investment. Since women business owners with young children may have to split their time between caring for children and running the company, this view is not necessarily unfounded. However, this inability to exercise ownership over her company disadvantages Beth in several ways. First, not having complete control enables investors to steer the direction of Beth’s company. This view is illustrated by Amy, who is reluctant to take institutional capital, because she views it as “selling her soul.” Investors can make decisions for the company that might not be in the best interest of the company. Thus, Beth could potentially lose control over the vision and direction of the company she established. This lack of control also impacts Beth financially. The fact that Beth’s shares in her company have been reduced means that her financial stake in the company has also been reduced. Thus, the motherhood penalty that Beth incurred has real consequences--not only impacting Beth financially, but also impacting her vision for her company.

My findings also indicate that people may perceive women-owned businesses as “less than” or “not equal” to men’s businesses. Therefore, investors may be less likely to take interest
in these businesses and fund them. This perspective is best illustrated by Kim, a reluctant participant in women’s-only business competitions. These events are designed to provide companies with exposure to the entrepreneurial community so they can get feedback on their business ideas, initial seed money to help cultivate their business, and also connect women with potential investors. For Kim, business competitions and initiatives that are specifically targeted towards women are not legitimate. In her experience, not as many people attend these events compared to what she terms “regular” competitions. She believes that businesses become stigmatized or labeled as “women-owned” as opposed to being seen as a legitimate business. Not being perceived as a legitimate business can limit investment opportunities.

Kim’s sentiments are consistent with the sociological literature on occupational gender segregation. Much of the occupational gender segregation literature argues that women become disadvantaged in the labor market due to their confinement to low wage jobs. It has also been cited as one of the key explanations for the gender wage gap (Reskin and Roos 2009). Similar to the motherhood penalty, there is both a supply and demand side of occupational gender segregation.

In regards to the supply side perspective, women may choose certain low paying occupations, whereas men may choose high-paying or high-status positions (Misra and Murray-Close 2014). For instance, women may choose certain majors in college (such as education as opposed to STEM), which ultimately account for their low wages in the labor market. However, there is a demand side perspective as well. For instance, gendered norms may not only construct certain jobs as men’s work, but may also deem those jobs as worthy of higher pay (Reskin and Roos 2009). Thus, women may choose low-paying positions, but society may also construct women’s work as deserving of less pay relative to men’s work. In addition, men in female-
dominated occupations tend to earn more. Women working in the same occupation as men tend to be employed in lower paying industries and firms. Kim’s desire not to be segregated to the women’s entrepreneurial community is based upon the fact that occupations and industries dominated by women are not only perceived as lower status when compared to men but often incur limited compensation simply because it is labeled as female.

Mary, Beth, and Kim are all White women, and the previous examples show how issues related to gender inequality impact their ability to obtain financial resources. It is important to point out that for Black women their ability to access financial resources is also related to racial inequality. Cassandra found it difficult to access financial resources, for instance. She feels she was denied loans from banks due to a racist environment that did not want to see her business succeed. As a result, she had to initially finance her business using her own money. Cassandra’s sentiments reflect the inequality that many Blacks feel in starting the business. Feagin and Sikes (1994) show how accessing capital is one of the major barriers that Blacks face in trying to build their business. They note throughout the late 19th and early 20th century there were about 100 Black-owned banks in the country, and by the 1980s about 36 Black-owned banks remained. Economic marginalization as a result of racial violence and segregation had taken its toll on Black enterprise. Thus, Black business owners became dependent upon White-owned banks to secure loans for their business. Yet contemporary racial discrimination in the lending process means that Blacks are often denied loans from financial institutions. Black-owned businesses may receive smaller loans (or no loan at all). Feagin and Sikes argue that a pervasive racial wealth gap may also prevent Black business owners from even qualifying for loans. However, they also note that when compared to their White counterparts with similar assets, Blacks may receive less funding (Feagin and Sikes 1994).
Contemporary research on Black-owned businesses and access to financial capital also illustrates the role of gender in the ability to access funding. Coleman (2004) argues that small firms are dependent upon loans in the absence of access to public debt and equity markets. However, after controlling for education level, and other characteristics, Black male business are still more likely to be turned down for a loan. Research also indicates Black women business owners also face disadvantages in accessing funding. Wingfield (2008) notes that Black salon owners rarely relied on bank loans to start their business. Instead, they relied on personal savings, as well money from friends and family, to start their business. According to Feeney (2016), between 2012-2014, few Black women founders raised enough money to begin a business. Statistically, the amount of Black women who raised money during this time frame amounts to zero. Finney argues that many Black women, especially in the male-dominated tech sector, face discrimination from White male venture capitalists.

The lack of access to financial resources can have dire consequences for Black-owned businesses. Lack of access to funding from financial institutions can stifle the growth and viability of Black-owned businesses. Fairlie and Robb (2007) find that issues related to wealth and discrimination underlie the disadvantages that Black-owned businesses face. The authors find that Blacks invest much less capital at start-up on average when compared to their White counterparts. They attribute this lack of start-up capital to lower level of wealth among African Americans, as well discrimination in the lending process. Their research also indicates that lack of access to financial resources can also impact the ability of these establishments to succeed, contributing to increased failure rates, and less sales and profits.

Bernice also views race and gender as impacting her ability to obtain investment in her business. Bernice feels that she must constantly “protect her intellectual property.” Although
Bernice has an MBA from a top-tier school in the area, she feels as a Black woman her ideas will never have the same standing as those of her White and male counterparts. She has experienced others taking her ideas and getting the investment to launch their business. Collins (1997) notes how Black executives working in predominantly White environments become marginalized or invisible when White colleagues (with a similar or higher status in the organization) are credited with an idea, even though the idea originated from someone Black. Similarly Barnett (1993) notes how the intersection of race and gender often render Black women invisible. Her work on Black female participation during the Civil Rights movement illustrates that although Black women made significant contributions, their roles in these movements were limited. Often Black female Civil Rights workers were sidelined and not recognized as leaders of the movement.

Bernice’s experience also raises critiques regarding race and economic progress in the US. For instance, the focus of her business is to foster Black business ownership through helping these business owners market their services and launch their companies. What is most upsetting to Bernice is that other companies (for instance White and male-owned companies) receive the investment to launch a company with a similar concept because they are well connected. Bernice’s story points out the contradiction of racial progress. While supporting minority-owned enterprises may be a current focus of funders, she (as a Black women-business owner) is unable to receive investment, which would enable her to assist minority-owned businesses. Scholar Ann DuCille (1996) argues that diversity is not racial progress if it fails to address underlying systems of inequality and oppression and is therefore counterproductive. She illustrates her point through an analysis of Mattel’s efforts to diversify the appearance of the Barbie doll by providing consumers with a range of skin tones. DuCille is critical of such diversity efforts, citing the only aspect of Barbie that has changed is the skin color, and not the
underlying features of the doll, which are still Eurocentric. Thus, young women of color are still socialized to admire White beauty standards. For Bernice, the lack of investment in her company, and the support of a White male-owned company that offer similar services, is tantamount to the disenfranchisement of Black women-owned firms.

Findings indicate that women in this study had a difficult time accessing clients. What is important to point out is that there are racial differences in how Black and White women understand their inability to access clients. For the White women who cited access to clients as a challenge, they did not perceive gender inequality as an underlying factor. Rather, they perceived this lack of access to clients as result of broader economic issues. Kara believed her inability get clients was a result of a recession that made it difficult to find work, for instance, while Melissa conceptualizes her inability to obtain clients as stemming from her not being connected to major organizations that could provide her with business.

The Black women in my study perceive race and gender as playing a major role in their ability to obtain business. While Monique has a diverse range of clients she works with, she feels she is constantly being steered toward Black clients. For her, Black owned-businesses receive the unfair label as only providing services for other Blacks or racial minorities. This confinement to Black clients is part of the historical legacy of racism and sexism which prevented Black-owned business from servicing a broad group, instead confining these businesses to what is termed racial enclave economies (Wingfield 2008). As previously discussed in the introduction of the dissertation, there are relatively few Black women-owned businesses within high-skilled sectors. The majority of Black-women owned businesses are centered in healthcare and social assistance and other services (personal care services, day care services, dry cleaning and laundry services, religious activities, to name a few) (US Census 2017a). Many of these businesses primarily serve
Black communities. As Wingfield (2008) notes, this is a result of *systematic gendered racism*, which results in lower level of human capital for Black women. In addition, this confinement to these types of businesses is also historically constituted, reflecting broader issues related to racial segregation.

Butler (1991) provides a historical overview of entrepreneurship among Blacks. He illustrates how segregation blocked businesses from serving wider markets. During the Jim Crow era, Blacks were denied services. Black-owned businesses thus emerged to meet the needs of Black consumers. With the dismantling of segregation laws in the post-Civil Rights era, Black consumers had a wider access to goods and services beyond Black communities. Many of the businesses within Black communities went under. What remained in many Black communities were businesses that specifically provided services to Blacks, services they could not receive elsewhere (such as salons and barbershops). Thus, the perception that Black women-owned businesses are only good for Black people is rooted in stereotypes and narrow definitions of what it means to be a Black-women owned business. Unfortunately, these narrow perceptions can have dire consequences for Black women’s ability to receive clients.

Issues related to credibility or legitimacy also impact Black women’s ability to obtain clients. Denise and Tina both discuss how their status as one of few Black women in their field creates challenges to receiving business. Denis believes that her status as a Black woman surprises potential White (and male) customers. Similarly, Tina believes that being one of few Black women in finance brings increased scrutiny from potential business partners. Feagin and Sikes (1994) note the issue of credibility as a constant challenge for Black business owners. Black business owners often face the constant questioning of their credentials and competence. Potential White customers may participate in micro-aggressions against Black firms, or overtly
discriminate against them. For instance, White customers may unfairly scrutinize Black-owned businesses, or just refuse to use their services, because of their racist beliefs, which perceive Black businesses and people as inherently inferior.

The findings reveal that women face a variety of challenges in accessing critical business resources to start and sustain their business. In particular, women face challenges in accessing instrumental resources, such as financial assistance and clients. Underlying these challenges are issues related to gender inequality, which stifle economic opportunities for women. However, for Black women, the intersections of both race and gender inequality compound their inability to access resources. Women create business resources by transferring resources from their network contacts to their business. However, this process of transference is often disrupted, as women are often excluded from lucrative business networks based upon race and gender, which limit their ability to get their “foot in the door.”

**Gender, Race and Social Networks**

The significance of racial and gender inequality in hindering women’s ability to access instrumental resources is central to our understanding of women entrepreneurs and social networks. The lack of gender diversity in the formal business support networks partially explains the disadvantages that women face. Findings support previous research, which suggests that women’s informal business networks consist of a significant number of women. However, what these findings also show is that women are prevalent in these networks because they enable women to obtain more formalized business resources they may otherwise not have access to.

The broader literature on social networks emphasizes the ways in which social networks play a pivotal role in reproducing inequality (Lin 2000; DiMaggio and Garip 2012; Portes 1998). Social networks can enhance an individual’s prospects for employment (Finneran and Kelly
Social networks can also shape an individual’s income (Kawachi Kennedy Lochner 1997). Individuals and groups often extend access and membership to people who are perceived to have similar characteristics and status (McPherson and Smith-Lovin and 2001). In particular, informal networks are also gendered, facilitating women’s advancement in the workplace (McGuire 2002; Lutter 2015; McDonald, Lin and Ao 2009; Kanter 1977; Browne and Misra 2003; Blair-Loy 2001; Reskin and Roos 1990; McPherson, Smith-Lovin and Cook 2001).

Women business owners were able to access informational, instrumental, and informational resources through the assistance of other women. Women were able to obtain business advice from women colleagues or mentors. In addition, women received valuable business advice, such as the ability to raise funds and assistance with developing the business, through membership in women’s entrepreneurial organizations. Some of these women’s organizations were also influential in providing women with the emotional support or backing to become a business owner. Women also helped each other secure financial investments. The role of women’s groups in accessing business resources even led women to form women’s entrepreneurial organizations. These organizations facilitated connections and collaborations among women business owners, and fostered access to key business resources. To this end, women’s networks consist of other women to gain enhanced access to resources.

In addition to the gendering of social networks, research suggests that social networks are also shaped by race (Ajrouch and Antonucci 2001; McPherson, Smith-Lovin and Cook 2001; Ibarra 1995). One of the most comprehensive works exploring the issue of race and social networks is Royster’s (2003) work on young Black males’ ability to find employment in the trades. Royster interviewed 50 Black and White men who graduated from vocational school in
Baltimore, between 1991 and 1994. Her findings show that although the young men had similar training and accomplishments in school, Whites experienced greater success than Blacks when it came to finding a job. Through her interviews with White working class men in Baltimore, Royster argues this inequality is due to White working class attitudes about race relations within the United States. Thus, young Black men had less assistance from mentors and teachers, which made the transition from school to work more difficult. There is also some research that explores the issues of race, gender and social networks specifically among Black women. This research indicates that Black women are excluded from both White female and male (both Black and White) networks (Combs 2003; Elliott and Smith 2004; Browne and Misra 2003; Bell and Nkomo 2001). In particular, amongst Black women business owners, tight networks amongst Black women business owners also fostered business ownership amongst this population. Wingfield’s (2008) work suggests that one of the reasons why Black women are able to excel in the hair industry is because it is a protected market in which Black women are dominant. The prevalence of Black women within this industry created mentoring opportunities in which emerging Black salon owners could learn from established owners.

Consistent with this literature, my findings indicate that Black women establish networks that are diverse in their gender and race composition. Black women networks were influential in providing women with business resources. Similar to their White female counterparts, Black women established groups to access informational and emotional resources. While these groups were composed of women, they also specifically consisted of Black women, as well as Black men. These groups are diverse in terms of race and gender because part of the advice might also entail grappling with challenges related to both race and gender. Networks composed of Black
women were also essential in providing women with instrumental resources as well, as Black women in the study often collaborated on projects and provided each other with clients.

It is important to point out that Black women may face enhanced disadvantages as a result of their social networks. There are differences within Black and White and women’s networks. First, Black and White women’s networks are relatively separate, as Black women referred other Black women to participate in the study, and White women referred other White women to participate in the study. Thus, while White women may experience enhanced access to resources given their racial status, Black women may not have access to these resources, given the separate nature of these networks. Second, White women often formalize their gender-based networks, establishing official groups and organizations. However, the groups or “kitchen cabinets” that Black women relied upon for support were often informal. The fact that White women establish formal groups or networks not only enhances the exposure of such groups, but also increases the ability of these groups to secure resources from the state or other funding agencies which seek to foster women entrepreneurs.

Access to Cultural Capital

*Gender, Entrepreneurship and Access to Cultural Capital*

Women’s ability to translate their life experience into entrepreneurial knowledge enhances our understanding of gender and entrepreneurship in several ways. First, the prevailing literature on gender and entrepreneurship suggests that entrepreneurs (including women) come from entrepreneurial backgrounds (Steinmetz and Wright 1989; Butler and Herring 1981; Hout and Rosen 2000; Greene, Han and Marlow 2013). However, my findings suggest that women do not have to come from an entrepreneurial background to develop the knowledge and skill sets that facilitate business ownership. In fact, women come from a range of backgrounds, and not
just entrepreneurial families. Thus, there is a wide array of experiences that can cultivate an
“entrepreneurial orientation.”

My findings also indicate that issues related to gender and racial inequality can stifle
women’s ability to draw upon or translate experiences into business knowledge. Although
Peyton eventually decided on entrepreneurship as a career path, her parent’s rigid adherence to
the gendered ideas of what constitutes an appropriate occupation for women (such as teaching or
nursing) was not conducive to her interests in business ownership. There is some literature that
documents how gendered stereotypes which construct the ideal entrepreneur as masculine
finds congruence between how publications describe manhood and how they also depict
entrepreneurship. Similarly, while entrepreneurship is normalized as masculine, women are
depicted as “female” entrepreneurs, and are therefore constructed as different or in opposition to
traditional notions of what it means to be an entrepreneur (Ahl 2006).

These gendered stereotypes regarding work and occupations can play out in the home,
and therefore shape young children’s career trajectory. Moen et al. (1997) and Eagly et al. (2000)
suggest that the status of a mother as a stay-at-home mom (as opposed to employed) can
influence the labor market choices of their children. Other research indicates that when a mother
is employed, children are less inclined to adhere to sex typing in occupations (Levy and Carter
1989; Marantz and Mansfield, 1977; Walkerdine Lacey and Melody 2001). These gendered
dynamics in the household can also shape the likelihood of becoming a business owner. Butler
and Herring (1991) find positive correlations between a father’s self-employment and son’s self-
employment. Greene, Han and Marlow (2013) find positive correlations between mother’s self-
employment and daughter's self-employment. Thus, if young girls do not receive the proper role
modeling which signals entrepreneurship as an appropriate career path, then they may be less
inclined to pursue business ownership.

Issues related to racial inequality also stifle women’s ability to envision themselves as a
business owner. Tina failed to recognize her grandmother’s store and property ownership as a
form of entrepreneurship. Although Tina now recognizes a rich history of business ownership in
her family, she feels dominant notions of what it means to be an entrepreneur initially disrupted
her ability to recognize or “connect” to this rich history in her family. Often dominant
perceptions of Black communities which construct these spaces as depraved, and lacking in
decent morals and work ethics, is one of the ways these communities continue to be
marginalized.

Bourdieu’s conception of cultural capital asserts that certain groups are able to maintain
their power and privilege through the acquisition of knowledge, skills, and abilities that
reproduce their class status (Bourdieu and Passeron 1977). Dominant groups control such
cultural resources and use them to their advantage; these resources become the criteria through
which success and achievement are measured. While Bourdieu’s work has been utilized to
explain class reproduction, it has also been used to depict certain communities as culturally
lacking. Yet rather than view Black communities from a perspective that emphasizes
deficiencies, some scholars emphasize the vast array of cultural wealth prevalent in these spaces.
For instance, Yasso (2005) asserts that communities of color maintain high levels of cultural
wealth. This cultural wealth assumes many forms, such as the ability of these communities to
instill a sense of hope despite social and economic barriers, intellectual skills attained through
the ability to speak in more than one language, a pervasive sense of kin and community bonds,
tight social networks which facilitate the flow of resources, the ability to maneuver through
diverse institutions, and the ability to resist and challenge oppression. Carter (2005), also
identifies the different forms of cultural capital among low income Black youth. In this sense,
black cultural capital enables social actors to communicate notions of authentic blackness to
their Black peers. The concept of cultural straddlers is also relevant here, as Black youth often
develop skills that enable them to move between their own local culture and the dominant White
culture. In a sense, the cultural capital within these communities of color develops in response to
their need for survival. Sometimes this cultural capital takes on dominant forms. Other times it is
uniquely constructed to ensure group solidarity and cohesion.

In regards to business ownership in Black communities, Butler (1991) argues that racist
notions of Black communities as economically deficient and lacking a work ethic obscure the
rich tradition of business ownership in these communities. While business is often viewed
myopically in terms of profit, Butler demonstrates an underlying value of self-help and
community sustainability that often guide Black enterprises. Often dominant structures of White
privilege and power are responsible for perpetuating such myths. However, sometimes
communities of color may subscribe to or adopt these myths themselves. Tina’s inability to
recognize the cultural wealth inherent in her community is a result of her employing dominant
conceptions of entrepreneurship, which are not only gendered but also racialized, since Tina
could not conceptualize her grandmother as a business owner.

Conclusion

In this chapter I argue that although women are able to access resources to start and
sustain their business, they must still confront pervasive systems of inequality that inhibit their
ability to more fully obtain these resources. In particular, while issues related to gender
inequality limit access to business resources for both Black and White women, the inequalities of
both race and gender limit Black women’s already often severely limited access to critical formalized business resources (such as bank loans and financial capital).

While transferring business resources and translating life experiences enables women to access business resources, discrimination can disrupt the flow of more formalized resources to one’s business. Women are often denied financing based upon their status as women. However, not only did Black women experience discrimination in receiving financial investment for their business, but they also experience discrimination when it comes to obtaining clients. While issues related to gender and socialization can shape young women’s decision to become an entrepreneur, racialized notions of what constitutes entrepreneurship can shape young Black women’s decision to become a business owner. One of the ways that women manage the challenges of discrimination in through forming networks, which consist of women and Black women.

These findings enhance our understanding of racial and gender inequality in women’s ability to access business resources. For instance, dominant beliefs regarding entrepreneurship, beliefs which are both racialized and gendered, can disadvantage women in their ability to envision themselves as an entrepreneurs. Most significantly, this chapter contributed to our understanding of how this inequality impacts the networks of women business owners. In particular, inequality prompts women to form networks that consist of people who hold a similar racial and gender status. It is true that Black and White women utilize similar types of resources and network contacts to obtain resources. However, there are some pervasive differences as well. For instance, while Black and White women both rely on the support of women, Black women emphasized the importance of support from Black women and men in securing informational, instrumental, and emotional support. Additionally, while White women’s support networks are
often transformed into formal organization, the support networks of Black women remain informal. Further, the disadvantages that Black women experience in accessing critical resources, are enhanced due to multiple simultaneous impacts of race and gender.
Conclusion:
Summary of Findings, Contributions to Sociological Debates, Policy Implications, and Areas of Future Research

Summary of Findings

In this dissertation, I have argued that human capital does not fully explain the disparities experienced by women business owners. Race and gender facilitate entrepreneurship amongst women while also constraining women’s ability to sustain and grow their business. This study has four major findings. First, women who work in management and the professions often start businesses to care for others. The establishment of a business that enables women to care for others stems from their experiences in the labor market. Women often work in organizations which are not compatible with family responsibilities, and do not maintain a commitment to diversity and inclusion. However the emphasis on caring for others can impact the ability of women to grow their company, because caring for others reduces their investment in the company.

Second, high-skilled women are able to access business resources through leveraging their networks. Women depend on various network members to obtain critical business resources. These networks members often consist of family, professional contacts, as well as groups and organizations. However, women must still contend with race and gender inequality which block access to these business resources, including funding for their business. Additionally, women entrepreneurs resist gender and racial inequality by creating business discussion networks which reflect their racial and gender identity.

Third, this study identifies additional business resources utilized by women entrepreneurs. The literature on women entrepreneurs primarily emphasizes the role that human,
social and financial capital play in women’s entrepreneurship. Findings indicate that women who establish firms in high-skilled sectors also utilize cultural resources. For the women in the study, skills and knowledge derived from their family background contributed to their ability to become an entrepreneur. In addition, women also utilized emotional resources to start and sustain their businesses.

Fourth, the simultaneous and multiple impacts of both race and gender suggest that Black women entrepreneurs face enhanced disadvantages. First, caring for both community and one’s own children may reduce company growth for Black-women owned businesses even further. Second, Black women may face enhanced barriers in their ability to access resources. For instance, Black women may experience exclusion from male social networks as well as White female networks. Additionally, the ability to envision one’s self as a business owner is in fact a business resource. This process of envisioning may be more of a challenge for Black women. They may not come from backgrounds that foster business ownership amongst women. Additionally, they may have difficulty recognizing the important role entrepreneurship played in Black communities due to dominant ideas that construct Black communities as deficient and lacking.

**Contributions to Sociological Debates: Intersectionality in the Labor Market**

Findings from this dissertation contribute to broader debates regarding intersectionality in the labor market. Scholars such as Browne and Misra (2003) question whether intersectionality is “ubiquitous or contingent” (Browne and Misra 2003:492). The authors state:

Differences in the assumptions regarding the causes of economic inequality lead scholars to disagree on the question of whether intersectionality exists at all times and in all places (even if it changes forms) or whether under some conditions, one category might actually supersede the other in determining labor market experiences and outcomes (Browne and Misra 2003:492).
Browne and Misra (2003) argue that scholars who understand intersectionality as ubiquitous, view multiple forms of inequality (such as race and gender) as systems that always and simultaneously structure every aspect of labor. Although the intersection of race and gender can produce contrasting outcomes for different groups, an intersection is always present. For instance, Acker (2006) argues that it is the racialized and gendered nature of organizations which privilege certain workers while simultaneously disadvantaging others. Women, especially women of color, will always occupy the bottom tier of the labor market, and receive lower wages, when compared to other groups because of their racial and gender status. On the other end, scholars such as McCall (2001) view intersectionality as contingent. For instance, she highlights the fact that class and economic context (i.e. post-industrial vs. industrial) can produce different labor market outcomes for women. McCall (2007) also warns against blanket policy prescriptions which seek to alleviate the labor market challenges of women. Noting the growing class disparities amongst women due to economic restructuring and the prevalence of a service based economy, McCall (2007) suggests that gender oppression explains the disparities amongst high-skilled women (regardless of race), while class inequality accounts for the disparities amongst low-skilled women workers (McCall 2007). For McCall, class is a significant variable that shapes labor market outcomes amongst women, a variable which can supersede race or gender. This study’s findings provide support for both the ubiquitous and contingent arguments for intersectionality, especially in regards to business ownership amongst women.

Class and Women’s Entrepreneurship

If we compare women entrepreneurs across class categories, findings from this research indicate that gender (and not class) is salient in shaping the experience of women entrepreneurs. Budig (2006) examines the impact of occupational class on women business owners, through
comparing entry into entrepreneurship for non-professional and professional women. She finds that family structure has a significant impact on non-professional women's propensity for self-employment. Occupations classified as non-professional receive lower earnings in the labor market, and less flexibility to balance the demands of work and family. In contrast, family structure does not explain entry into entrepreneurship for professional women. Similar to their male counterparts, professional women's propensity for entrepreneurship stems from wanting to advance their career. Budig (2006) suggests that higher levels of human and financial capital facilitate entry into entrepreneurship for this group.

Findings from this research challenge Budig’s (2006) assertion that family structure does not facilitate professional women’s entry into entrepreneurship. For instance, many women in the study (both Black and White) used business ownership to balance the demands of work and family. Thus, issues related to gender, specifically women’s role as caretakers for children, facilitates entry into entrepreneurship for women across class and racial categories.

However, findings from this research also suggest that class remains a significant variable in women’s business ownership. The experience of the high-skilled women in this study supports the idea that professional women become entrepreneurs to advance their career. For many women in the study, earning more money, moving up in the organization, and being valued and acknowledged for their contributions to the profession were also factors that facilitated entry into business ownership. These findings would suggest that women with a higher class and occupational status pursue business ownership for factors related to career growth and not family. Furthermore, women who pursue business ownership for reasons other than caring for children had larger businesses with enhanced revenues, compared to women who started businesses to balance the demand of work and family.
Race, Gender and Women’s Entrepreneurship

Findings from this study suggest that gender as well race supersede the role of class in the entrepreneurial experiences of Black women. This study highlights the enhanced economic disadvantages experienced by women of color. Past research on poor and working class Black women entrepreneurs emphasizes the role of race and gender exclusion in shaping their business ownership (Boyd 2000; Wingfield 2008). The experiences of the Black women in this study mirror past findings on the topic. Thus, Black women business owners, regardless of class status, face economic disadvantage as result of both race and gender exclusion.

It is true that Black women had similar experiences as their White female counterparts in regards to their entry into business ownership. Black women business owners are similar in their desire to care for others, utilizing networks of women to access business resources, and dealing with gender discrimination. Yet, the racial differences between women are more pronounced. First, within this study, the average business revenue and income of White women exceeded the revenue and income of Black women (see table 4-A and 4-B). Only two of the nine businesses that reported revenues of $1 million or more were by Black women (see table 4-A). There are several factors that account for these differences. In comparison to their White female counterparts, Black women reported more challenges with accessing resources, and cited race and gender discrimination as factors in their inability to access business resources.

Second, Collins (1997b) notes although there was an increase in Black corporate executives during the late 1990s, these executives were primarily hired to fill diversity related positions, as opposed to other positions within organizations. While diversity positions enabled African Americans to get their foot in the door, they offered little opportunity for upward mobility, and paid far less. For the Black women in this study, the fact that their companies often
focus on issues of diversity and inclusion can impact their inability to grow their business. While some Black women willingly choose to do this work because of their own painful experience with discrimination and commitment to their community, others felt confined or pressured into working Black clients. Additionally, these businesses that seek to address issues of racial inequality can often receive a backlash from a society that is resistant to racial progress, further impacting the ability to grow the business. In contrast, the services that White-women owned companies provide do not include issues related to diversity and inclusion, and therefore can appeal to a broader group of clients. Although White women create groups and organizations that foster the development of women entrepreneurs, the work of gender equity is not a core component of their business. Rather, their involvement in fostering the women’s entrepreneurial community is separate from the companies they run. Additionally, these gender-based initiatives are also structured to increase the profit and growth of their company.

Additionally, the previous research on poor and working class Black women entrepreneurs suggests that Black women start a business to escape their labor market disadvantage as low-skilled and low wage labor. This research indicates that despite Black women’s higher status in the labor market, they still encounter the barriers of race and gender in the workplace. In addition, this previous literature also indicates that a core component of Black women’s business activities is a resistance to inequality. Similarly, the Black women-owned businesses in this study also challenge inequality and giveback to communities of color. Thus, encountering and resisting racial and gender oppression is an important aspect of Black women owned businesses regardless of class background.

However, this study also suggests there are class differences between Black women business owners. For instance, findings support the idea that Black women regardless of class
background use business ownership as a way to escape their persistent labor market
disadvantage. However, what it means to be disadvantaged in the labor market is not always
defined in term of “survival” such as: not having employment, or having a low-wage. Amongst
this group of high-skilled Black women having a labor market disadvantage can include: not
being treated with respect in the workplace, the inability to be authentic in the workplace, not
having control and autonomy over one’s career, not being able to engage in the work one is
passionate about, and not being able to raise one’s children. To this end, class still shapes the
beliefs that compel Black women entrepreneurs to start a business.

Thus policy prescriptions that seek to address the disparities experienced by women
business owners should incorporate several approaches. On the one hand, differences between
Black and White women suggest that policy should be created to address the unique forms of
racial exclusion experienced by women of color entrepreneurs. However, social policy should
also address the broader gender based challenges that impact women overall, such as issues
related to the work-family bind.

**Policy Recommendations for Supporting Black and White Women Entrepreneurs**

In the introduction, I asserted that the major impetus for this dissertation is to provide
policy-relevant research to address some of the disparities experienced by women entrepreneurs,
especially women of color entrepreneurs. According to the US Small Business Administration’s
Office of Advocacy (2017), one of the major explanations for the disparities that women and
women of color business owners face is the fact that these businesses are concentrated in
industries with the fewest sales, and less represented in the industries with the highest sales.

To address the disparities that women face, one strategy I propose is to foster women’s
business ownership in industries that generate increased sales. The participants in the study own
a business within the management, scientific, and technical services, as well as finance, sectors which have enhanced sales. Thus, findings from this dissertation provide several suggestions for fostering business ownership among women in high-revenue generating sectors.

**Race, Gender and Entrepreneurial Networks**

First, findings indicate the importance of women being integrated into the entrepreneurial ecosystem. The National Women’s Business Council (2017) describes the significance of the entrepreneurial ecosystem to women-owned businesses in the following ways:

One particularly effective approach to understanding the interactions between the actors and processes that support segments of entrepreneurs, such as women entrepreneurs, is the application of an “entrepreneurial ecosystem” framework. The entrepreneurial ecosystem approach emphasizes the importance of the overall environment within which an entrepreneur establishes and grows her business and the distinct characteristics of a particular region’s ecosystem. (National Women’s Business Council 2017:1)

An entrepreneurial ecosystem can be defined as:

A set of interconnected entrepreneurial actors (both potential and existing), entrepreneurial organizations (e.g. firms, venture capitalists, business angels, banks), institutions (universities, government agencies, financial institutions) and entrepreneurial processes (e.g. the business birth rate, number and density of high growth entrepreneurs, levels of "blockbuster entrepreneurship," number of serial entrepreneurs, degree of sellout mentality within firms and levels of entrepreneurial ambition) which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment (Washington Core:5)

In particular, the ecosystem approach frames successful entrepreneurship as the result of relationships and social networks, which facilitate access to resources, as opposed to isolated or individual support for a firm. For instance, the ecosystem approach would foster connections between a business owner and the various stakeholders vested in small business and the innovation economy. There are a vast number of stakeholders, such as large companies, industry associations, venture capitalist, banks, peer networks, state government, venture accelerators and
incubators, universities, HR agencies, and labs (National Women’s Business Council 2017).

According to Strangler and Bell-Masterson (2015) a healthy entrepreneurial ecosystem is one that exhibits the following traits:

- **Density**: The number of firms and types of firms in a given ecosystem
- **Fluidity**: Population flux, labor market reallocation, and number of high-growth firms
- **Connectivity**: Program connectivity, spinoff rates, and dealmaker networks
- **Diversity**: Often measured in terms of economic diversification, immigration, and income mobility

Through engagement with entrepreneurial organizations, peer groups, business schools, university-funded entrepreneurial initiatives, and the state and local government, women were able to access critical resources for their firms, such as business advice, clients, and funding. Additionally, many women started a business through a business partnership. Perhaps, integration into entrepreneurial ecosystems can facilitate further opportunities for women to collaborate with others on a business venture. While diversity in the ecosystem is conceptualized in terms of economic diversity and immigration, how might women and especially women of color contribute to this diversity?

While the concept of the entrepreneurial ecosystem frames business ownership in terms of social networks, we still need more information on the impacts of the entrepreneurial ecosystem on women, especially women of color. Findings from this study indicate that women are not always incorporated into the entrepreneurial ecosystem, because of their status as women and racial minorities. Indeed, gender and race disallowed women from accessing resources like funding and clients. Thus a policy prescription for incorporating women into this ecosystem, especially women of color, includes developing the diversity inherent within this ecosystem overall. For instance, if a large company values diversity, then the businesses they may choose to contract with will reflect their interest in diversity. If venture accelerators and incubators are
interested in attracting and producing a diverse group of entrepreneurs, then attention and effort must be given to their recruitment and outreach efforts. Thus, women and minority business owners are not separate from the broader entrepreneurial environment in which they exist. To this end, the disparities that women entrepreneurs face mirror their broader challenges in the labor market.

Second, findings indicate the need for policies and initiatives to enhance gender and race based entrepreneurial organizations. For instance, women received direct support from women’s peer networks, such as emotional support, business advice, and clients. Undoubtedly, women’s peer networks provided the opportunity to form bonds and friendships, but also provided the confidence to excel in business environments that are often dominated by Whites and men. Most significantly, these peer networks also “fill in the gap” in terms of resources women may not have access to. Thus, these gender and race-based entrepreneurial networks should not be perceived as separating women from mainstream entrepreneurial activity. Rather these groups should be viewed as enhancing women’s business activities, and possibly serving as a connection to broader resources.

As mentioned in this dissertation, Black women’s gender-race based peer groups are more informal and less visible, when compared to the gender-based groups established by their White female counterparts. Thus, programs designed to facilitate entrepreneurship among high-skilled Black women should consider supporting these Black and female entrepreneurial networks. Possible forms of support could include funding these groups or creating opportunities for them to connect with resources. One key finding of this dissertation is the separate nature of Black and White women’s entrepreneurial networks. Thus, initiatives that seek to connect these
networks may also be worthwhile, because they would ensure that business resources are equitably distributed between different groups of women.

**Supporting High-Growth Businesses**

An additional explanation for the disparities that women face is the fact that women’s businesses are not often considered a high-growth business (Center for Women’s Business Research, 2007; National Women’s Business Council 2017). According to the National Women’s Business Council (2017), a business with high-growth potential is defined as a business with at least five employees. According to Administration’s Office of Advocacy (2017), only 10% of women-owned businesses employ workers. Thus, policy should focus on identifying and developing women who are interested in starting a high-growth business.

One of the main factors that contribute to the lack of growth includes access to financial capital. Businesses with access to greater financial inputs tend to be larger businesses that employ more people. Women are more likely to use personal assets to finance their business, including savings, personal credit cards, and home equity (Small Business Administration Office of Advocacy 2017). Findings from this project provide a glimpse at the factors that prevent women from accessing financing. First, women cited not wanting to utilize outside financing for fear of losing autonomy and control. Second, women may not be connected to sources of funding. Third, women relied on personal or family savings. In some cases they did not enter into entrepreneurship with a concise business plan or strategy to grow their business, but rather entry into entrepreneurship was often related to an escape from workplace challenges, as opposed to starting a business for growth and profit. Last, women cited issues of discrimination in terms of receiving financial investment in their business, because of their gender and racial status. They felt there is a stigma that defines their business as not being legitimate and credible.
Ultimately, this stigma drives away potential investors. While women may choose not take funding for issues related to autonomy, findings from my research indicate that women are at a disadvantage in terms of obtaining financial support because of their status as women and minorities. However, there were women who received funding, or were introduced to funding opportunities. Beyond family, the sources that facilitated access to financial funding include organizations, and more specifically, women’s organizations. This is true for both Black and White women. Thus, policy should consider supporting programs and initiatives that not only provide women with funding, but also instruct women on how to raise financial capital for their business. There are a growing number of funders that specifically invest in women-owned businesses (Colman, and Robb 2014). Yet, policy must also develop initiatives to address discrimination within financial institutions. This could entail concerted efforts to diversify the spaces that offer financial capital, such as angel investors, venture capitalist, and banks. Last, we must also find ways to address the discourse that views women and minority-owned businesses as lacking legitimacy and credibility. Ultimately, there needs to be a cultural shift in how we think about and define what it means to be an entrepreneur in US society.

An additional barrier to growing one’s business includes access to clients. Challenges with obtaining clients were primarily voiced by the Black women in the study. The tendency to confine high-skilled Black women-owned businesses to Black consumers, and racism from potential clients can prevent these firms from generating business. Thus initiatives that enhance the exposure of these businesses and improve Black women’s access to broader markets are recommended.

It is important to point out that some women expressed interest in growing their business, but faced challenges on how to grow the business without losing the emphasis on customer
service. Additionally, in the initial stages of their company growth, women faced difficulties with managing staff. Thus, women entrepreneurs may benefit from initiatives that specifically focus on how to grow one’s business or transition from a company with no staff management responsibilities to a company that has employees.

Another impediment to the growth of women-owned businesses involves the industry they are concentrated in. For instance, the high-tech industry tends to have businesses with high growth (Keeney 2006). Yet women are often locked out of high-tech, as they are less likely to have degrees in STEM fields and often leave high-tech work environments due to the hostile culture towards women. The women in this study do not work in the high-tech industry. In particular, the women who own marketing and PR firms may be limited in their growth potential. Thus, policy may want to take an approach that seeks to enhance diversity in the STEM field. This is not an easy achievement, as it requires attention to STEM education, as well consideration of the gendered and racialized processes, within organizations that can exclude certain workers.

**The Impact of Black Women-Owned Businesses on Black Communities**

Landry and Marsh (2011) provide an extensive review of the sociological literature on the Black middle class. Beginning with the works of Du Bois (1903; 1899) and Frazier (1957; 1925), Landry and March (2011) discuss the experience of the Black middle class in regards to social and economic mobility, the labor market (including income and occupation), wealth, residential segregation, experiences in public spaces, and the impact the Black middle class has had on leadership and institutions building within their communities.

Scholars and activists are often critical of the Black middle class for distancing itself from the broader Black community. For instance, being more preoccupied with status and
appearance in relation to dominant society as opposed to a commitment to Black social and economic progress (Frazier 1957). While there may be some substance to these arguments, others are less critical, and explore the origins of such beliefs and behaviors amongst the Black middle class. For instance, Lacy (2007) suggest that the preoccupation with “status” stems from the contradictory standing of the Black middle class; as having achieved economic success, while continuing to experience racism. Projecting a sense of class status is one way the Black middle class counters discrimination. However, other research on the Black middle class suggests they continue to remain connected to the Black community, and the issues it faces. For instance, Dawson (1994) shows that political opinions and behaviors of the Black middle class substantially differ from the White middle class, and are more in line with the beliefs of their Black poor and working class counterparts. Additionally, the Black middle class created religious, educational, professional, and social institutions that supported movements for racial justice (Landry and Marsh 2011). For instance Hines (2003) states “without the parallel institutions that the Black professional class created, successful challenges to White supremacy would not have been possible” (Hines 2003:1279). The Black women in this study created economic institutions which help to buffer or alleviate the detrimental impacts of racism (Butler 1991). Black-owned businesses have always had a substantial impact on Black communities. For instance, stores within Black communities have not only had a positive impact on the social and economic livelihood of these spaces, but are also important cultural institutions in these spaces (Butler 1991; Bates 1993; Drake and Cayton 1945; Sutton 2010). Large Black-owned businesses that may not be stationed in Black communities have also been philanthropic, often providing support to an array of activities such as: youth activities, charities supporting Black communities,
development of Black entrepreneurs, community development programs, church, and racial justice (Edmondson and Carroll 1999).

Thus, an additional policy recommendation is the development of partnerships between local and national organizations (such as the state) and the businesses in the study. Through such collaboration, stakeholder can create strategies that effectively address racial inequality. Entities such as the state could improve their policies towards communities of color, by including some of these businesses in broader initiatives that strive to improve such communities. For instance, non-profit and for-profit organizations often contract with the state to provide goods and services on behalf of the government, and often minority owned businesses are excluded from these contracts (Smith and Fernandez 2010). Few Black women in the study actually felt the state was helpful in getting contracts, and described the process of becoming a contractor for the state as too cumbersome and time consuming, for the amount of contracts one may obtain. Additionally, some Black women believed that their work to empower communities was not considered legitimate or credible, and were passed over for opportunities.

**New Areas of Inquiry for Addressing the Disparities Experienced by Women and Women of Color Entrepreneurs**

This dissertation also offers advice for new areas of research on women and women of color-owned businesses, which can benefit policymakers. First, my dissertation primarily focused on women’s networks, and how these relationships offer women access to business resources. I also argue that business owners created networks of women and Black women to “fill the gap” of resources they did not have access to. New inquiries could focus on men’s business discussion networks to understand the process through which women and women of color are excluded from these networks. Additionally, I demonstrated that women of color are
perhaps excluded from White female networks as well. Thus, new inquiry could explore the process through which Black women and other women of color become excluded from White female networks. The policy implications of these findings could be used to better integrate women and women of color into networks that are predominantly White and male, therefore increasing their access to resources.

Second, although my dissertation did focus on an industry with enhanced revenues, businesses within this industry may not necessarily be considered high-growth. Thus, research may want to investigate the experiences of Black and White women in high-growth industries such as high-tech. This could determine the pathways into high-growth business ownership, as well as the challenges that women may face in starting and growing such a business.

Third, throughout this dissertation, I provided information on the race and gender-based challenges experienced by entrepreneurs. Although forming homopholous networks is one way that women cope with discrimination, there are perhaps other strategies as well. Research could investigate and identify these strategies, in an attempt to provide women with the skills to combat their discrimination.

Fourth, this project takes place in Massachusetts. Perhaps a similar sample in a different region may contrast in their experiences. For instance, in a region with more racial diversity, Black women may encounter fewer racial challenges in accessing resources. Similarly, in a region with a more developed entrepreneurial ecosystem, women overall may experience less inequality. Thus policy on this topic could benefit from a similar study in regions with key demographic differences.

Last, I have demonstrated that women of color in high-skilled sectors lag behind because of the multiple and sometimes simultaneous impacts of race and gender. However, I did not
include men in the study, specifically Black men. Thus, the form of discrimination Black women experienced in this study may not be completely accurate. Without the participation of Black men, it is unclear if Black women’s discrimination emanates from racial exclusion. Or perhaps, Black women’s exclusion represents a unique form of gender-racial discrimination. This could shape the types of polices that are crafted to alleviate inequality amongst Black women business owners, policies that primarily consider race and not gender.

**Conclusion**

Ultimately, addressing disparities among women entrepreneurs, especially women of color entrepreneurs, involves a commitment to issues related to diversity and inclusion. Addressing these issues requires collaboration. Various stakeholders should collaborate to craft solutions that benefit diverse groups of entrepreneurs, groups who have been denied access to the resources which enable them to start and sustain their businesses. In particular, Keeney (2016) provides three basic steps stakeholders can embrace to foster entrepreneurship among women, specifically women of color. First, we need to redefine what entrepreneurship means by embracing a more expansive notion of the term to include groups, such as women, and women of color. Second, efforts that seek to foster gender and racial diversity within entrepreneurship must take an intentional approach. Policymakers should invest in programs that work and have a successful track record in alleviating the disparities experienced by women and women of color business owners. Third, funding organizations must actively invest in women and minority women-owned businesses. In addition to Keeney’s three recommendations, we need to continue to improve our research on women, especially women of color-owned businesses. Without accurate data, we don’t have adequate information to identify the issues, and craft solutions to address the problems. Entrepreneurship is an escape, and not a total erasure of the challenges that
women experience with the workplace and organizations. Ultimately, supporting women entrepreneurs will require policies that address the broader issues of race and gender inequality in the labor market.
References


Boyd, R. L. (1996). The great migration to the north and the rise of ethnic niches for African
American women in beauty culture and hairdressing, 1910–1920. Sociological Focus, 29(1),
33-45.

north during the great migration: The making of an ethnic niche. The Social Science

women in the urban north during the great depression. Sociological Forum, 15(4) pp.
647-670.

Rutgers, NJ: Rutgers University Press.

Browne, I., & Kennelly, I. (1999). Stereotypes and realities: Images of black women in the labor
market. Latinas and African American Women at Work, Ed. Irene Brown (New York: Russell
Sage Foundation, 1999), 302-326.

Review of Sociology, 29(1), 487-513.

Browne, I., Tigges, L., & Press, J. (2001). Inequality through labor markets, firms, and families:
The intersection of gender and race-ethnicity across three cities. Urban Inequality: Evidence
from Four Cities, 372-406.

social capital and gender in linking financial suppliers and entrepreneurial firms: A
framework for future research. Venture Capital: An International Journal of
Entrepreneurial Finance, 4(4), 305-323.

Women building high-growth businesses FT Press.

Brush, C., Greene, P., Balachandra, L., & Davis, A. (2017). The gender gap in venture capital-

Budig, M. J. (2006). Gender, self-employment, and earnings: The interlocking structures of
family and professional status. Gender & Society, 20(6), 725-753.

Budig, M. J. (2006). Intersections on the road to self-employment: Gender, family and
occupational class. Social Forces, 84(4), 2223-2239.

Review, 204-225.


Center for Women’s Business Research. (2007). *Accelerating the growth of businesses owned by women of color*. Washington, DC:


252


Khazan, O. (2014, August 17). Why are there so many women in PR.


Labaree, R. V. (2002). The risk of ‘going observationalist’: Negotiating the hidden dilemmas of being an insider participant observer. *Qualitative Research, 2*(1), 97-122.


Appendix

Appendix A: Interview Questionnaire

<table>
<thead>
<tr>
<th>Topic</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 1: This section focuses on the reasons or “motivations” for starting the business and information about the company</strong></td>
<td>I would like to begin the interview by discussing your entry into entrepreneurship. Before we begin, can you describe what entrepreneurship means to you?</td>
</tr>
<tr>
<td></td>
<td>Tell me, how did you come to start your own business?</td>
</tr>
<tr>
<td></td>
<td>Follow Up Questions:</td>
</tr>
<tr>
<td></td>
<td>Can you tell me your primary reasons for opening your own business? (personal, professional, financial, other?)</td>
</tr>
<tr>
<td></td>
<td>Tell me how did you get in to marketing and communications as a profession in the first place (did you study the field in college, or is it something you developed an interest or skill set in later on)?</td>
</tr>
<tr>
<td></td>
<td>Tell me, what were some of the factors that made you (or even allowed you to consider) leave your previous job to start your company?</td>
</tr>
<tr>
<td></td>
<td>Follow Up Question:</td>
</tr>
<tr>
<td></td>
<td>Can you recall a particular moment, when you said to yourself “I am going to leave my current employment and start my own company”?</td>
</tr>
<tr>
<td></td>
<td>I would like to know a little bit more about your business. What is your company’s mission?</td>
</tr>
<tr>
<td></td>
<td>Follow Up Questions:</td>
</tr>
<tr>
<td></td>
<td>What niche do you see your company fulfilling?</td>
</tr>
<tr>
<td></td>
<td>What “types” of clients seek out your services?</td>
</tr>
<tr>
<td></td>
<td>What are your company’s primary goals?</td>
</tr>
<tr>
<td></td>
<td>Where do you see your company in 20 years?</td>
</tr>
<tr>
<td></td>
<td>I would like to know a little bit more about your business. What is your company’s mission?</td>
</tr>
<tr>
<td></td>
<td>Follow Up Questions:</td>
</tr>
<tr>
<td>Questions</td>
<td>Responses</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>What niche do you see your company fulfilling?</td>
<td>I now want to ask questions regarding the challenges and successes you experienced in your entry to entrepreneurship.</td>
</tr>
<tr>
<td>What “types” of clients seek out your services?</td>
<td>But before we begin, in your opinion what are the characteristics of a successful entrepreneur?</td>
</tr>
<tr>
<td>What are your company’s primary goals?</td>
<td>Can you describe what it was like transitioning from working at someone else’s organizations to working for yourself?</td>
</tr>
<tr>
<td>Where do you see your company in 20 years?</td>
<td>Follow Up Questions:</td>
</tr>
<tr>
<td></td>
<td>What was the most difficult part of this transition?</td>
</tr>
<tr>
<td></td>
<td>What was the easiest part of this transition?</td>
</tr>
<tr>
<td></td>
<td>When you reflect on your transition into entrepreneurship, can you tell me “who” or “what” was most helpful in this transition?</td>
</tr>
<tr>
<td></td>
<td>Follow Up Questions:</td>
</tr>
<tr>
<td></td>
<td>Can you elaborate on “who” or “what” was most helpful in this transition?</td>
</tr>
<tr>
<td></td>
<td>Can you provide some examples of how these elements (individuals, organizations, institutions) were helpful in starting your own business?</td>
</tr>
<tr>
<td></td>
<td>Tell me, how did the people in your life (spouse/ partner, family, friends, co-workers etc…) support you in your transition into entrepreneurship?</td>
</tr>
<tr>
<td></td>
<td>Reflecting on your transition into entrepreneurship, can you recall some of your most successful moments?</td>
</tr>
<tr>
<td></td>
<td>Follow up Questions:</td>
</tr>
<tr>
<td></td>
<td>What do you attribute this success to?</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Were there times you wanted to give up?</td>
<td></td>
</tr>
<tr>
<td>What helped you to get through this?</td>
<td></td>
</tr>
<tr>
<td>Reflecting on your transition into entrepreneurship was there any</td>
<td></td>
</tr>
<tr>
<td>assistance/resources you wish you received but did not get?</td>
<td></td>
</tr>
<tr>
<td>Follow up Question:</td>
<td></td>
</tr>
<tr>
<td>Can you elaborate on the specific types of “assistance” or “support”</td>
<td></td>
</tr>
<tr>
<td>you wish you received but did not?</td>
<td></td>
</tr>
<tr>
<td>Can you provide some examples of how this “assistance” or</td>
<td></td>
</tr>
<tr>
<td>“support” might have been helpful?</td>
<td></td>
</tr>
<tr>
<td>Knowing all that you know now about starting your own business,</td>
<td></td>
</tr>
<tr>
<td>what might you have done differently?</td>
<td></td>
</tr>
<tr>
<td>To date, can you describe some of your businesses major</td>
<td></td>
</tr>
<tr>
<td>accomplishments or successes?</td>
<td></td>
</tr>
<tr>
<td>Can you describe some of the difficulties and challenges your</td>
<td></td>
</tr>
<tr>
<td>business currently faces?</td>
<td></td>
</tr>
<tr>
<td>Follow up questions:</td>
<td></td>
</tr>
<tr>
<td>Currently, what would you say is the most significant challenge</td>
<td></td>
</tr>
<tr>
<td>your business currently faces?</td>
<td></td>
</tr>
<tr>
<td>How have these challenges/ difficulties impacted your business?</td>
<td></td>
</tr>
<tr>
<td>Can you provide a few examples of this?</td>
<td></td>
</tr>
<tr>
<td>Tell me, what are some of the solutions you developed for coping</td>
<td></td>
</tr>
<tr>
<td>with these challenges?</td>
<td></td>
</tr>
<tr>
<td>Can you provide a few examples this?</td>
<td></td>
</tr>
</tbody>
</table>

**Section 3: This section focuses on the role gender, race, and class**

**play in their entry into entrepreneurship as well as the challenges they face currently with their business.**

I now want to turn to questions focusing on race, gender, and class.

How did issues related to gender impact your entry in entrepreneurship?

How did issues related to race impact your entry in entrepreneurship?

How did your family background impact entry in
entrepreneurship?
How did your educational background impact your entry in entrepreneurship?

<table>
<thead>
<tr>
<th>Section 4: Conclusion</th>
<th>I want to end the interview with a few closing questions.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What do you enjoy most about owning your own business?</td>
</tr>
<tr>
<td></td>
<td>Do you have any questions for me?</td>
</tr>
</tbody>
</table>
Appendix B: Demographic Survey

<table>
<thead>
<tr>
<th>Personal Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
</tr>
<tr>
<td>Company Name:</td>
</tr>
<tr>
<td>Year of Birth:</td>
</tr>
<tr>
<td>Country &amp; City/Town of Birth:</td>
</tr>
<tr>
<td>Current City/ Town you reside in:</td>
</tr>
<tr>
<td>Race:</td>
</tr>
<tr>
<td>o Black</td>
</tr>
<tr>
<td>o White</td>
</tr>
<tr>
<td>o Asian</td>
</tr>
<tr>
<td>o Hispanic/ Latino(a)</td>
</tr>
<tr>
<td>o Other____________________</td>
</tr>
<tr>
<td>Estimated Individual Annual Income:</td>
</tr>
<tr>
<td>o Less than $10,000</td>
</tr>
<tr>
<td>o $10,000-$14,999</td>
</tr>
<tr>
<td>o $15,000-$24,999</td>
</tr>
<tr>
<td>o $25,000-$34,999</td>
</tr>
<tr>
<td>o $35,000-$49,000</td>
</tr>
<tr>
<td>o $50,000-$74,999</td>
</tr>
<tr>
<td>o $75,000-$99,999</td>
</tr>
<tr>
<td>o $100,000-$149,000</td>
</tr>
<tr>
<td>o $150,000-$199,999</td>
</tr>
<tr>
<td>o $200,000 or more</td>
</tr>
<tr>
<td>Marital Status</td>
</tr>
<tr>
<td>o Never Married/Single</td>
</tr>
<tr>
<td>o Married/ Living in Partnership</td>
</tr>
<tr>
<td>o Divorced or Separated</td>
</tr>
<tr>
<td>o Widowed</td>
</tr>
<tr>
<td>What is your spouse’s/partner’s occupation?</td>
</tr>
<tr>
<td>Children:</td>
</tr>
<tr>
<td>o 1</td>
</tr>
<tr>
<td>o 2</td>
</tr>
<tr>
<td>o 3</td>
</tr>
<tr>
<td>o 4 or more</td>
</tr>
<tr>
<td>o None</td>
</tr>
<tr>
<td>What are the ages of your children? ____________</td>
</tr>
<tr>
<td>Household (fill in all that apply to the composition of your household):</td>
</tr>
<tr>
<td>o Spouse/ Partner</td>
</tr>
</tbody>
</table>
How many people are living in your household?
How many children under 18 are living in your household?
List the major organizations (community, professional or volunteer) you are member of?

### Family Background

<table>
<thead>
<tr>
<th>Birth Country and City of Parents:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother__________________________</td>
</tr>
<tr>
<td>Father___________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parents Highest Educational Degree:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother__________________________</td>
</tr>
<tr>
<td>Father___________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parents Occupation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother______________</td>
</tr>
<tr>
<td>Father______________</td>
</tr>
</tbody>
</table>

List the members of your household growing up:
List the extracurricular activities you were involved in as a youth:

### Education (fill in all that applies to you)

<table>
<thead>
<tr>
<th>Education</th>
<th>School</th>
<th>Major(s)</th>
<th>Degree Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some College</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some Graduate School</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate School</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Company Information

<table>
<thead>
<tr>
<th>Estimated Annual Company Sales, Receipts or Revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td>o Less than $5,000</td>
</tr>
<tr>
<td>o $5,000-$9,999</td>
</tr>
<tr>
<td>o $10,000-$24,999</td>
</tr>
<tr>
<td>o $25,000-$49,999</td>
</tr>
<tr>
<td>o $50,000-$99,999</td>
</tr>
<tr>
<td>o $100,000-$249,999</td>
</tr>
<tr>
<td>o $250,000-$499,999</td>
</tr>
<tr>
<td>o $500,000-$999,999</td>
</tr>
<tr>
<td>o $1 million or more</td>
</tr>
</tbody>
</table>
Date Your Company Was Established:

Number of Employees:
Appendix C: Participant Recruitment Script and Informed Consent
Key Informant Participant Recruitment Scripts:
Email and Phone Correspondence

Email:

Dear [Name],
My name is Nakeisha Cody, and I am Doctoral Student in Northeastern University’s Department of Sociology. My dissertation explores the experience of women entrepreneurs. I am contacting you to inquire if you would be willing to participate in my study. Taking part in this study will require between 30 minutes - 1 hour of your time. Specifically, I would like to talk with you about your experience working in the area of women small business ownership. I am willing to meet with you at a time and location of your choosing (such as your office or a café). I want to assure you that all information will remain confidential. Any reports or publications based on this research will not identify you, your organization, or any individual associated with you or your organization as being of this project. I do hope you will consider working with me, your expertise will provide great insight into entrepreneurial success. Please feel free to contact me at 617-777-2915 or n.cody@neu.edu. I look forward to hearing from you!

Sincerely,
Thank you.
Nakeisha Cody
Doctoral Candidate
Department of Sociology
500 Holmes Hall
Northeastern University
Boston, MA 02115

Phone:

- Hello, may I please speak to ______.
- My name is Nakeisha Cody, and I am Doctoral Student in Northeastern University’s Department of Sociology. My dissertation explores the experience of women entrepreneurs.
- I am contacting you to inquire if you would be willing to participate in my study.
- Taking part in this study will require between 30 minutes - 1 hour of your time.
- Specifically, I would like to talk with you about your experience working in the area of women and small business ownership.
- I am willing to meet with you at a time and location of your choosing (such as your office or a café).
- I want to assure you that all information will remain confidential. Any reports or publications based on this research will not identify you, your organization, or any individual associated with you or your organization as being of this project.
- I do hope you will consider working with me, your expertise will provide great insight into entrepreneurial success.
- Please feel free to contact me at 617-777-2915 or n.cody@neu.edu. I look forward to hearing from you!
- Thank you, goodbye

APPROVED
FILED
VALID
THROUGH
Dear [“Organization Staff” or Name of Specific Contact in the Organization],

My name is Nakeisha Cody, and I am a Doctoral Student in Northeastern University’s Department of Sociology. My dissertation explores the experience of women entrepreneurs in the field of marketing, communications, public relations, advertising, and related industries. I am contacting you to inquire if individuals in your organization would be interested in participating in my research study. I would greatly appreciate if you could forward the description of my research (below, highlighted in blue) to members of your organization who might be interested in participating in the project. Please feel free to contact me at 617-777-2915 or n.cody@neu.edu. I look forward to hearing from you!

Sincerely,

Nakeisha M. Cody
Doctoral Candidate, Sociology
Department of Sociology and Anthropology
500 Holmes Hall
360 Huntington Avenue
Northeastern University
Boston, MA 02115

Dear Participant,

My name is Nakeisha Cody, and I am a Doctoral Student in Northeastern University’s Department of Sociology. My dissertation explores the experience of women entrepreneurs in the field of marketing, communications, public relations, advertising, and related industries. I am contacting you to inquire if you would be willing to take part in my study. Taking part in this study will require approximately 1 hour of your time. Specifically, I will conduct an informal interview focusing on your transition into entrepreneurship and will also administer a brief demographic survey. I am willing to meet with you at a time and location of your choosing (such as your office or a café). I want to assure you that any reports or publications based on this research will use only group data and will not identify you, your company, or any individual associated with you or your company as being of this project. I do hope you will consider working with me, your story will provide great insight into entrepreneurial success. Please feel free to contact me at 617-777-2915 or n.cody@neu.edu. I look forward to hearing from you!

Sincerely,

Nakeisha M. Cody
Doctoral Candidate, Sociology
Department of Sociology and Anthropology
500 Holmes Hall
360 Huntington Avenue
Northeastern University
Boston, MA 02115
Northwestern University, Department of Sociology
Name of Investigator(s): Kathrin Zippel, Associate Professor, Department of Sociology, Northwestern University, Boston MA 02115; Nakeisha M. Cody, Doctoral Student, Department of Sociology, Northwestern University

Title of Project: Behind the Brand: Women Entrepreneurs in the Communications Industry

Dear Participant,

We would like to invite you to take part in a research project. The purpose of this research is to understand the experiences of women entrepreneurs.

Specifically, I would like to have a conversation with you about your experience working in the area of women's small business ownership. Taking part in this study will require between 30 minutes - 1 hour of your time. I am willing to meet with you at a time and location of your choosing (such as your office or a cafe). I want to assure you that all information will remain confidential. Any reports or publications based on this research will not identify you, your organization, or any individual associated with you or your organization as being of this project.

There are no foreseeable risks or discomforts to you for taking part in this study. There are also no direct benefits to you as well. However, through participating you will help advance the discussions on women and entrepreneurship.

Your part in this study will be handled in a confidential manner. Only I as well as my dissertation advisors will know that you participated in this study. Any reports or publications based on this research will not identify you, your organization, or any individual associated with you or your organization as being of this project.

The decision to participate in this research project is up to you. You do not have to participate and you can refuse to answer any question. Even if you begin the study, you may withdraw at any time.

You will not be paid for your participation in this study.

Approved

[Signature]

Date: [Signature]

[Date]

278
If you have any questions about this study, please feel free to call Nakeisha Cody, Doctoral Candidate, Department of Sociology, Northeastern University at 617-777-2915 or n.cody@neu.edu. You can also contact Kathrin Zippel, the Chair of my committee and the Principal Investigator at k.zippel@neu.edu.

If you have any questions about your rights in this research, you may contact Nan C. Regina, Director, Human Subject Research Protection, 490 Renaissance Park, Northeastern University, Boston, MA 02115. Tel: 617.373.7570, Email: irb@neu.edu. You may call anonymously if you wish.

This study was reviewed and approved by the Northeastern University Institutional Review Board (#13-02-16). You may keep this form for yourself. Thank you.

Sincerely,

Nakeisha M. Cody
Doctoral Candidate, Sociology
Department of Sociology & Anthropology
500 Holmes Hall
360 Huntington Avenue
Northeastern University
Boston, MA 02115
Northeastern University, Department of Sociology  
Name of Investigator(s): Kathrin Zippel, Associate Professor, Department of Sociology, Northeastern University, Boston MA 02115; Nakeisha M. Cody, Doctoral Student, Department of Sociology, Northeastern University  

Title of Project: Behind the Brand: Women Entrepreneurs in the Communications Industry  

Dear Participant,  

We would like to invite you to take part in a research project. The purpose of this research is to understand the experiences of women entrepreneurs in marketing, communications, public relations, and related fields.  

There are two components to the study; an interview and a brief demographic survey. Both the interview and survey will take approximately 1 hour, and will be administered in a location you feel most comfortable with (such as your office or a café). With your permission, the interview will be audio recorded for transcription and analysis purposes only, and I will destroy the recordings following transcription. Recording will allow me to focus on the interview and actively participate in the conversation. You can still participate in the project if you do not wish to be tape recorded.  

There are no foreseeable risks or discomforts to you for taking part in this study. There are also no direct benefits to you as well. However, your participation will help to advance the dialogue and research on women and entrepreneurship.  

Your part in this study will be handled in a confidential manner. Only I, as well as my dissertation advisors, will know that you participated in this study. Any reports or publications based on this research will use only group data and will not identify you, your company, or any individual associated with you or your company as being part of this project.  

The decision to participate in this research project is up to you. You do not have to participate and you can refuse to answer any questions. Even if you begin the study, you may withdraw at any time.  

You will not be paid for your participation in this study.

APPROVED

280
If you have any questions about this study, please feel free to call Nakeisha Cody, Doctoral Candidate, Department of Sociology, Northeastern University at 617-777-2915 or n.cody@neu.edu. You can also contact Kathrin Zippel, the Chair of my committee and the Principal Investigator at k.zippel@neu.edu.

If you have any questions about your rights in this research, you may contact Nan C. Regina, Director, Human Subject Research Protection, 490 Renaissance Park, Northeastern University, Boston, MA 02115. Tel: 617.373.7570, Email: irb@neu.edu. You may call anonymously if you wish.

This study was reviewed and approved by the Northeastern University Institutional Review Board (#13-02-16). You may keep this form for yourself. Thank you.

Sincerely,

Nakeisha M. Cody
Doctoral Candidate, Sociology
Department of Sociology & Anthropology
500 Holmes Hall
360 Huntington Avenue
Northeastern University
Boston, MA 02115

Sociology & Anthropology
500 Holmes Hall
360 Huntington Avenue
Boston, MA 02115
617-373-2686
F617-373-2688

APPROVED
NURM
VALID THROUGH 12/31/16