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WOMEN WHO CLIMB OVER THE WALL: THE MATERNAL WALL, FEMALE

ENTREPRENEURS AND WORK/FAMILY BALANCE

A Thesis in

Human Resources and Employment Relations

by

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## ABSTRACT

The purpose of this research is three-fold. First, find evidence to support the theory that female entrepreneurs and small business owners are affected by general and maternity-based barriers to advancement opportunities in the mainstream employment. Second, explore female entrepreneurship and female small business ownership by ascertaining what factors can limit the success of female owned businesses. Third, explore the concept of self-employment as a solution to the obstacles women encountered in their professional careers.

Five categories of hypotheses follow from these three goals. Additionally, this study has implications for future employment decisions as female self-employment may be viewed as a solution to the tribulations experienced by women in traditional employment. Semi-structured interviews were conducted with nine female entrepreneurs and/or small business owners. Major themes were explored to discover if and how self-employment may be perceived as a solution by women. It was found that these women experienced some kinds of gender specific stereotypes and some work/ family balance issues at their former workplaces. They also believed and engaged in Bias Avoidance Behaviors. These women were either pushed or pulled into self-employment, although other motivators were identified. Women did not recount difficult interactions with financial institutions or a lack of confidence in financial matters, nor did they have trouble accessing networks. Rather, self-employed women experienced work/family imbalance when they had their own businesses. Despite a lack of evidence that businesswomen experienced stereotypes, barriers to advancement opportunities, and/or obstacles in self-employment, women still reported perceiving self-employment as a solution to their needs for flexibility, especially with respect to work/family balance issues. Limitations and future research are also discussed.

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# CHAPTER 1

## INTRODUCTION

Stereotypes and myths about women have come to shape management's views regarding female workers. In the past, these insubstantiated viewpoints and attitudes have been used by employers to refuse to hire "single women of marriagable age," married women, and have even allowed employers to discharge women after they married, regardless of their proven abilities as employees. Very possibly, this continues today. And if it does, what does that mean for a woman's employment decisions?

In the 20<sup>th</sup> century, women often had to make a distinct choice between family and work (Barnett, 2004). In 1900, 40% of single females were employed, compared to only 5% of married women. When America entered into WWII in 1941, women were encouraged to join the workforce and occupy positions normally reserved for men because of the severe shortage of male labor. Although these women proved their worth in virtually every job historically reserved for men, and in doing so made an invaluable contribution to the war effort, many women were replaced by returning soldiers after the war. Once women were pushed out of these temporary jobs, they were seen once again as the "uniquely caring, nurturant mother" (Barnett, 2004).

Conditions for the female workers changed in the 1970s, as new economic and labor-related needs propelled women back into the workforce. During this time men's wages bottomed out and employers no longer provided men with wages that could sustain an entire family. As a result, women steadily streamed into the labor force, to such an extent that in the year 2000, the gap between married and unmarried women in the labor force decreased to approximately 8% (Barnett, 2004). As the female workforce increased, so did their appearance

in managerial positions. This surge of women into the workforce was most notable during the period of 1982-1992. During this time, the percentage of women with the title senior vice president increased from 13% to 23% and the percent of women with the title of vice president increased from 4% to 9%. In addition, the numbers for minority women in managerial positions had also improved. The percentage of Hispanic and African American managers increased from 1.3% to 2% and from 1% to 2.3%, respectively (Dubeck and Dunn, 1995). This trend continues today, as a large portion of the labor force is comprised of women.

Despite this surge of women and minorities into managerial and professional positions and entrepreneurship, women continue to face barriers to advancement. Females cannot be found in any large numbers in the upper echelons of corporate America. This occupational phenomenon has been referred to as the “glass ceiling” or the situation in which otherwise qualified women are denied upward mobility within an organization due to some expression of discrimination, such as racism or sexism (Dubeck & Dunn, 1995).

Today, women are now more likely to be discharged from work because of their reproductive state, not because of a desire to hold executive positions. An estimated 20 to 30 thousand women in the US are laid off from work as a result of an issue surrounding maternity. The Equal Employment Opportunity Commission, or EEOC, argues that this kind of discrimination can be explained by organizational beliefs that women lose their occupational focus after childbirth, and that difficulties will be experienced when one requests maternity leave and flexibility upon returning to work (Gatrell, 2006). In 2005, the EEOC also found that 80 % of the male managerial respondents would “think twice before hiring women of childbearing age.” It has been said that a women’s

Chief responsibility and interest is (or ought to be) embedded within the home...

[that] mothers are therefore construed as having lower employment orientation and higher home orientation than fathers...[and that]motherhood does, and should, preclude women from performing as ideal workers affects all women, not just mothers, as employers are wary of employing women on the grounds that they had been disappointed in the past (Gatrell, 2006).

In short, today many employers still believe in the myth that motherhood can interfere with work. This phenomenon is referred to as the “Maternal Wall” (Gatrell, 2006).

However, there may be some women who have found a loophole in this “wall” which can potentially limit their career progression. More and more women are leaving traditional employment settings and entering into self-employment. As of 2001, the Center for Women’s Business Research found that within the US, female entrepreneurship has increased steadily since 1997, with the number of female entrepreneurs growing at twice the national average as in the previous year (McAleavy, 2002). As a result, female entrepreneurs now account for approximately 6% of the nation’s economy. According to the center, Alaska leads all the states with 9.4% of Alaskan women owning their own businesses. NJ is ranked somewhere in the middle with 5.3%, and Mississippi is ranked the lowest with only 4% of women owning their own business.

In 2002, female entrepreneurship and small business ownership continued to increase, as women starting businesses in traditional and online markets were doing so at twice the rate of their male counterparts. The Center for Women’s Business Research also estimates that there are around 6.2 million female owned businesses, employing more than 9.2 million workers grossing around \$1.15 trillion a year in revenue. Other findings support the assertion that more women are opting to forego the harassment and lack of opportunity found in mainstream employment and

for self-employment. In a study conducted by Catalyst, a nonprofit research and advisory organization, 29% of women who owned businesses in the private sector claimed that barriers such as the “glass ceiling,” as well as a lack of recognition and respect on the part of their employers or supervisors, were their reasons for leaving corporate positions for business ownership and entrepreneurship (Constantinidis et al., 2006; PR Newswire, 2003).

If entrepreneurship has become a common employment alternative for female workers, then more needs to be understood about entrepreneurship. Self-employed persons have long been a topic of academic research. The female entrepreneur was found to be a college educated Caucasian, whose average age was 52. She was often the daughter of an entrepreneur, and came from a close, supportive family. Usually a first-time entrepreneur, she typically had about ten years of experience in the business world as an employee or manager and usually had less than \$25,000 as start-up capital. If she was young, she was likely to be married to a supportive husband who was himself either a business owner or professional. Predominately, her business would be in retail oriented fields (30%); however both men and women were found in service industries (Charboneau, 1981 and Swinney et al., 2006).

The classic image of an entrepreneur is a hard-skinned, ruthless, and egocentric man. The male entrepreneur is also considered to be a free agent, only limited by the amount of capital he can acquire (Bowman, 2007). In 2003, the Small Business Administration found that male-owned businesses were spread throughout a wide range of industries, including 45% of male-owned businesses in the service sector; 21% in mining, manufacturing, and construction; 15% in wholesale and retail trade; and 8% in finance, insurance, and real estate (Swinney, Runyan, and Huddleston, 2006).

As the descriptions of male and female entrepreneurs and their choice of industry vary somewhat, so too do studies investigating gender and entrepreneurial motivations. Researchers' findings are in conflict with one another. To some researchers, women are motivated by the same reasons that motivate men. In their review of previous research, Catley and Hamilton (1998) found that, generally, both sexes have said they became self-employed because a product or service idea presented them with the opportunity to use a skill or talent that would lead to commercial success and/or financial independence.

However, researchers like Chaganti (1986), Longstreth (1988), Brush (1992), and Sexton and Bowman (1986, 1990) (as cited by DeMartino and Barbato, 2003) suggest that significant differences can be found in the motivations of female and male entrepreneurs. Males tend to be motivated by economic gain, while females rarely cite this as a motivating factor (Walker and Webster, 2007). DeMartino and Barbato (2003) suggest that this may be due to the fact that many women entrepreneurs are not the primary source of income for their families. Women tend to be concerned with dissatisfaction with their current employment experiences and see entrepreneurship and small business ownership as a means to escape those experiences. However, because many of them are married, these women are not concerned with generating more income. In some studies, women stated that they became self-employed as a last resort, that is, as a means to avoid male dominance and the "glass ceiling" effect. An investigation of the "glass ceiling" effect showed that women who were self-employed claimed that they were pushed from their positions in management into owning their businesses (Claes, 2006; Catley and Hamilton, 1998; DeMartino and Barbato, 2003; Cromie 1987). Additionally, females have also been found to be more concerned with work/family balance, as they are motivated to obtain the flexibility required to address their domestic responsibilities. A study conducted by Cromie

(1987b), showed that women viewed female entrepreneurship and female small business ownership as an effective means of establishing a work/family balance or meeting the dual objectives of earning a living and meeting family responsibilities (Catley and Hamilton, 1998; DeMarino and Barbato, 2003).

In a study by DeMartino and Barbato, the motivations of female and male entrepreneurs were compared by interviewing female and male entrepreneurs with similar backgrounds. All the participants had graduated with MBAs at the same time from the same higher education institution. In ensuring that the general backgrounds of their participants were similar, the researchers could then determine if differences in motivation were associated with differences in education, career stages, or career opportunities, as previously suggested, or due to gender. In entering and leaving the same institution at the same time, participants received equal educational and business knowledge, and arguably similar career opportunities. The groups were also similar in the starting date and the life span of their businesses, as well as the percentage of the group that was married with children.

In line with Cromie (1987b) and Walker and Webster (2007), women reported that they became entrepreneurs because this career path presented them with the opportunity to achieve a balance between their career goals and their domestic responsibilities. Also, as predicted, this was the least motivating factor for males. Male entrepreneurs sought self-employment because they desired to create wealth. Not surprisingly, this difference was most pronounced when married male and female entrepreneurs with dependent children were compared. Married female entrepreneurs with dependent children were most concerned with meeting family obligations.

As work/family balance seems to be a more prominent factor in a woman's self-employment decision, two other obstacles self-employed persons generally encounter are also

more troublesome for women than men. These are access to capital and networks. Comparative studies focusing on business capital have found varying levels of gender differences. Generally, studies have found that when compared to men, women apply for debt capital, or loans, less frequently and have higher turn-down rates from lending institutions. In 1998, women accounted for about 2.4% of all equity capital investments and 4.1% of venture capital investments (Orser, Riding and Manley, 2006 citing Greene et al., 2001). Male entrepreneurs and small business owners were found to be more likely than their female counterparts to seek external equity, and females were more likely than males to utilize internal sources of equity such as personal savings (Orser, Riding and Manley, 2006 citing Bennett and Dann, 2000). Women business owners were also more likely to receive investments from sources other than financial institutions, such as family and friends. However, in their study, Orser et al. (2006) did not observe any statistically significant gender differences with respect to the reasons why entrepreneurs and small business owners decided against seeking external equity.

When the social and professional networks of male and female entrepreneurs were compared, women are were found also to be disadvantaged in that arena. In reviewing literature on this topic, Klyver and Terjesen (2007), citing Ibarra (1992, 1993), Burke et al. (1995) and Tharenou (1997) stated that overall, women have more women in their networks and men have more men in their networks. Female entrepreneurs also tend to lack access to informal networks, predominately populated by men, and as a result, form informal support networks with other women, relying on what few male contacts they have for professional advice. Interestingly, females who were employed in main stream employment settings and receive promotions tend to develop networks that closely resemble males' network composition. Confirming previous research, Klyver and Terjenson (2007) found that female entrepreneurs had fewer males in their

networks; however, they did not observe significant gender differences with respect to entrepreneurial network density and proportion of kin, business relations, and proportion of emotional support relations. Furthermore, differences across gender tended to decline over time, such that female entrepreneurs heading older, more established ventures reported similar network compositions as their male counterparts.

This study seeks to improve upon academia's understanding of the entrepreneur (as reviewed above) by exploring the perceptions and experiences of female entrepreneurs and female small business owners in order to discover the answers to three broad questions: 1) if women personally experienced discriminatory treatment based on sex or maternity, 2) if such treatment influenced their decision to forsake corporate careers and become entrepreneurs and small business owners, or if some other factor motivated the self-employment decision, and 3) if women who exited the workforce to become self-employed viewed self-employment as a solution. In attempting to understand the motivations for the self-employment decision, this study will review three perspectives on women and work: 1) the Maternal Wall, 2) the Norms of the Ideal Worker, and Motherhood and 3) the Push/Pull Theory. It will investigate the three obstacles to self-employment that are more often troublesome for women: a) access to capital, b) access to networks and support in the form of mentors c) and work/family balance.

Finally, this study will review their perceptions of entrepreneurial success, how it is measured, and if these women consider self-employment as a viable solution. These questions are important for society to explore, because if it is found that women workers experience discrimination (especially maternity-based discrimination) and are turning to self-employment to escape this inequity, then awareness of this alternative employment option and the obstacles associated with it need to be improved. Furthermore, if self-employed women are found to be

successful, then other women should be encouraged to follow suit. Indeed, in this economic state, increased entrepreneurial activity is invaluable.

## CHAPTER 2

### LITERATURE REVIEW

The following sections of this review will explore three theoretical perspectives which may help to explain the increase in female entrepreneurs and small business owners<sup>1</sup> during the last two or three decades: the Maternal Wall, the Norms of the Ideal Worker and Motherhood, and the Push/Pull Theory. This review will also investigate obstacles to female entrepreneurship. Lastly, by reviewing theories associated with Dr. Robert Drago's work on Work/Family Balance, this thesis will explore if and how work-family balance conflicts are experienced in the workforce by female workers. Important to note here is that the theories relied upon in this study are not mutually exclusive; both the questions addressed in this paper and the theories applied to answer them can be seen to overlap. For example, as this review will show work/family balance and related behaviors can be viewed as both a motivation for self-employment, as well as an obstacle encountered in such endeavors. As such, the interactions of these concepts or theories are acknowledged; each barrier's or each obstacle's influence upon the female worker is considered to be contingent upon each other. However, for the sake of simplicity of this literature review, each concept will be examined separately.

#### *Gender Discrimination as a Barrier in the Workplace*

As a multitude of perspectives are utilized in academia to address discrimination, it is my view that female workers can experience negative treatment from an array of sources. Women

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<sup>1</sup> In business literature, a distinction is commonly made between entrepreneurship and small business ownership. Entrepreneurs are said to focus on innovation as a means to achieving "long-term growth and profitability," whereas small business owners are inspired by "individual goals" (Fielden and Hunt, 2006). Although the distinction exists, many academic studies treat the two similarly, because behavioral differences in the pre-start up stage are relatively small. I will also subscribe to this approach.

can experience discrimination through negative stereotypes created by the construction of societal expectations. As societal expectations are transmitted equally to the sexes, women can experience discrimination from both men and women alike. Women can also encounter discrimination from employers, who often adopt these negative stereotypes, and in operating under such beliefs, can influence women to employ certain behaviors, and in extreme instances, to exit the workforce.

*A. Societal Expectations: The Maternal Wall*

In the article “Managing Maternity,” Catherine Gatrell (2006) defines what she terms as the “Maternal Wall” and argues against the suggestion that professional women with successful careers who become mothers lose their ambition and sense of commitment to the organization. In investigating this phenomenon, Gatrell discovered that 80% of her sample felt that their paths to promotions were blocked after giving birth and returning to work. These women soon discovered that they were put on the “mommy track,” where, if they were allowed to take part-time positions, they were often given less than favorable conditions and or not given the means to return to full-time positions. Women who worked part-time also noted that because they were not always at certain social and post-workday events, they felt varying levels of discouragement from colleagues. Such women also complained that although they were scheduled to work part-time, they did not have the benefit of having a lighter workload (2006).

In presenting the argument that societal trends influence how discrimination manifests itself for women in organizations, Gatrell references 1950s sociologist Talcott Parsons. In her work Gatrell explains that Parsons introduced the idea that an ideal family consisted of a father who was the breadwinner and a wife whose role consists of managing the home and the children.

In the height of its popularity, this notion led many to believe that women were to be seen primarily as mothers. As a result, today professional women consistently encounter what is called the “Maternal Wall,” a phenomenon in which a female employee of child-bearing age in a managerial or professional capacity can be discharged should she become pregnant. If not discharged, reproductively capable women are also often criticized in their ability to perform adequately either the role of mother or employee as a result of these notions (2006).

One could assume that as Parsonian ideas originated from a male, such ideas would be found exclusively with males; however, recently, some female researchers have suggested that women hold similar beliefs. Indeed, some women may prefer to become and or to remain stay-at-home moms. This point is discussed in Hakim’s Preference Theory (1996, 2000). Hakim argues that most women are entirely home-oriented or adaptive (in that they actively pursue both a career and a family life). She theorizes that even educated women can be completely home-oriented, because many women view higher education as simply a means by which they can find suitable husbands. Such women view college as marital training grounds. Hakim generalizes when she says that employed mothers are more interested in money than job satisfaction. She further states that women who seek to fulfill their career-oriented goals are selfish and materialistic, seeking only a “designer” or high-quality lifestyle, with the result that their children suffer from a lack of a maternal presence (Gatrell, 2006; Drago, 2007). Professional and managerial mothers are criticized for completely lacking and or having low employment orientation, and at the same time are criticized for being inadequate mothers. As such, it would appear that the popular cultural image of the ‘good’ mother has changed little. This is also evident in research conducted by Robert Drago in his book, Striking a Balance (2007).

*B. Societal Expectations: The Norms of Motherhood and the Ideal Worker*

In Striking a Balance, Drago discusses the effects of what he terms the “Motherhood Norm” and the “Ideal Worker Norm” (2007). The Motherhood Norm and the Ideal Worker Norm resemble the Parsonian principles underlying the “Maternal Wall,” in that they establish societal perspectives on women and work, as well as dictate behavior in the workforce. The Motherhood Norm suggests that women are naturally suited to care for their offspring, that all women will ultimately become biological mothers and care for their children, and that as a result, women have the responsibility to serve as caregivers to their families. The Ideal Worker Norm suggests that a serious professional is dedicated to his/her career and that he or she will show this by working long hours. The reward for adopting this norm is the promise of promotions, higher salaries, interesting and challenging assignments, and leadership opportunities. In Drago’s framework, the Ideal Worker Norm and the Motherhood Norm are inextricably linked because women are expected to be mothers and raise children. If, for example, a woman adopts the motherhood norm and announces her pregnancy to co-workers, the overall expectation of her co-workers would be, eventually, for her to quit her job, since she would no longer be viewed as being committed to her work and thus unable to meet the standards of an ideal worker. Conversely, if a woman were to continue performing as an ideal worker after she became a mother, she would be viewed as a bad mother. Indeed, research by Gatrell (2006) supports the notion that women often judge other women with children who hold high powered jobs as being bad mothers. They base this belief on the notion that such a woman must not be giving adequate personal attention and care to her family. The conclusion then is that even today, women holding professional or managerial positions can be expected to have encountered ideologies associated with the Maternal Wall sometime during their careers. Specifically, they would have encountered

ideologies related to the Parsonian and Preference Theories, as well as the Motherhood and Ideal Worker Norms.

H1a: Female entrepreneurs who held professional and or managerial positions during their time in the formal labor force encountered stereotypes and may believe stereotypes that suggest good mothers are home-oriented, concerned primarily with maintaining the home and caring for children.

H1b: Female Entrepreneurs who held professional and or managerial positions during their time in the formal labor force encountered stereotypes and may believe stereotypes that suggest career-oriented women are materialistic and lack a maternal nature.

Contrary to the findings of Drago and Hakim and the Preference Theory, Gatrell's analysis of the perceptions of mothers in professional or managerial positions revealed that they often did not prescribe to ideologies such as the Motherhood Norm, the Ideal Worker Norm, or the Preference Theory. They claimed to view their jobs and families as vital parts of their self-concept. These women identified themselves as both mothers and career women, stating that these identities were often hard to separate (2006). In their interviews, many women revealed that as much as they loved their children, they could "never contemplate not working" (Gatrell, 2006). This description, along with others featured in Gatrell's study, indicate that professional women as well as women in managerial positions who are also mothers, do not remain in the workforce because they wish to have "designer lifestyles," but rather because working is a part of their self-concept. These findings are in direct conflict with Parsonian models of motherhood (2006); however no explanation of the reasons behind the creation of that identity was offered. Possibly a self-concept which is both work- and family-oriented may occur, because a woman is financially required to have that kind of attitude and identity. Perhaps such an identity may

evolve from the woman's resistance to negative stereotypes. Or, there is also the possibility that such an identity originates from a woman's need to maintain adult relationships and interactions after motherhood. Some women may not wish to spend all of their time within the home with their children, as in the traditional perception of a mother. A variety of reasons are possible; thus it is imperative to explore self-concepts. Additionally, exploring this aspect of a female entrepreneur is important because a woman's social identity may have implications for their behavior within their careers. A woman who needs to maintain adult relationships and interactions may develop a self-concept oriented both in work and family, and as a result, may take maternity leave and then return to work sooner than expected.

H1c: Female entrepreneurs who are also mothers feel that both motherhood and their career are equally important parts of their self-concept and this will be evident in their behavior within their careers.

### *Behavioral Responses to Gender Discrimination in the Workplace*

In Stiking A Balance, Drago (2007) also claims that women are frequently forced to rely on what he calls Bias Avoidance Behaviors, or strategies used to escape penalties in the workplace for employees who assume care-giving responsibilities. Bias Avoidance Behaviors, or BABs, are a product of the Motherhood Norm and the Ideal Worker Norm (Drago, 2007). As noted earlier, the Motherhood Norm suggests that women are mothers naturally and are only concerned with caregiving. The Ideal Worker Norm suggests that a serious professional is dedicated to his/her career and shows this by working long hours.

There are two separate categories of BABs. Productive BABs involve delaying childbirth, remaining single, or rearing only a small number of children in order to maintain the

level of performance dictated by the ideal worker norm. Unproductive BABs involve withholding requests for reduced workloads, missing important events in one's children's lives, and coming back to work sooner than expected after childbirth, all in an attempt to appear committed to her career and to assuage fears of career repercussions (Drago, 2007).

Women who succeed in their careers are given signals to avoid giving the smallest inclination that they possess childcare responsibilities and as a result engage in productive BABs. Some productive BABs, like delayed childbirth, can be viewed as being beneficial, because they may provide more time for work responsibilities and ensure continued work performance, earnings and job security. Unproductive BABs, however, have no real foundation. Employees believe they must lie about absences or about leaving the workplace for family reasons, but this deceitful behavior has no real economic justification. Unlike Productive BABs where having only one child increases the time one has for work responsibilities, no assurance of increased time for job responsibilities or job security comes from lies about leaving work for family reasons.

With respect to delayed childbirth, there are many reasons why a woman may engage in such behavior. The woman may not have found what she considers the right person, she may be awaiting financial stability, or may be undecided about childrearing. However, Drago (2007) suggests that what is more likely is that women employ the BAB of delaying childbirth in an attempt to cope with the pressures of work and the expectations of co-workers and superiors. To support this, he found that within a sample of professional women, those who held a bachelor's degree and who worked 35+ hours, were found to be more likely to engage in unproductive Bias Avoidance Behaviors such as delaying childbirth. If his findings are correct, then possibly female entrepreneurs and small business owners, who previously worked in traditional employment settings, will have encountered Bias Avoidance Behaviors in the past and

formulated opinions about them. In addition, if Drago is correct, women who held professional positions and later became female entrepreneurs and small business owners may have engaged in Bias Avoidance Behaviors in the past.

H1d: Female entrepreneurs and small business owners have encountered Bias Avoidance Behaviors in their former careers and agree with the use of these behaviors.

H1e: Female entrepreneurs and small business owners have employed Bias Avoidance Behaviors in the former careers.

### *Non- Discrimination Based Motivations for Self-Employment*

In addition to the Maternal Wall, the Norms of Motherhood, and the Ideal Worker, there are other barriers in the corporate world. These barriers may not necessarily be discriminatory in nature. Organizational restructuring and downsizing has led many employees to opt for self-employment. With self-employed women, the question often is whether they have been attracted to self-employment as an emancipatory route to bypass barriers and discrimination in paid employment, or was self-employment their last resort?

#### *A. The “Pushed or Pulled” Theory*

Karen Hughes explored how non-discriminatory barriers experienced in paid employment, “push or pull” women into self-employment (2003). In her research, the Pull perspective views self-employment as a product of individual choice and agency, such that employees are leaving paid work in search of the independence and opportunity advertised by the rising entrepreneurial culture. The Push perspective views self-employment and small business ownership as a result of organizational downsizing and restructuring in favor of more

“flexible employment practices,” such that it has “pushed” female employees into alternative forms of employment (2003). Like Gatrell (2006), in their analysis of the discourse surrounding female entrepreneurs, Bruni, Gherardi and Poggio (2004) concluded that there are a wide array of complicated motivators, situations, and limitations that contribute to the orientation of a mother in a management and/or professional role, and that the decisions arrived at by professional mothers are never as simple as a child equals stay-at-home mom.

H2: Some female entrepreneurs who held professional and managerial positions in the past felt “pushed” and/ or “pulled” into self-employment and will have found both to be relevant to their decision to become self-employed.

### *Obstacles in Female Entrepreneurialism and Female- Owned Small Businesses*

In looking at the current increase in female entrepreneurialism as a possible response to discriminatory practices and ideologies such as the Glass Ceiling, the Maternal Wall, and the Norms of Motherhood and the Ideal Worker, important to note is that there are also a number of obstacles that a woman can face when running a business. One of the many obstacles cited in literature on this subject is a women’s lack of business knowledge and skill. Constantinidis et al. (2006) identified the educational level and the socio-economic status of women business owners as being obstacles in female entrepreneurship and female small business ownership. While, these variables will not be explored in any particular hypothesis, they will be addressed in the interview instrument and reported as a non-hypothesized result.

Researchers have also found that women often lack confidence, role models, networks and the ability to be flexible because of family and domestic responsibilities (Fielden and Hunt, 2006). Bruni, Gherardi, and Poggio (2004) found that a women’s socio-economic status was as

an obstacle particular to female entrepreneurship. Bruni et al. (2004) also found that women often cited access to networks and access to capital as being common obstacles encountered in their entrepreneurial endeavors. This study will focus specifically on these obstacles: access to capital in conjunction with an absence of confidence, access to networks and mentors and work/family balance as obstacles to female self-employment.

#### *A. Access to Capital as a Obstacle*

Access to capital has been repeatedly cited as an obstacle in the path of female entrepreneurship. Women have been found to rely on personal resources, such as investments received from family and friends, instead of resources from financial institutions, for example, bank loans. This has been linked to personal characteristics of the owner, i.e. women prefer to remain economically independent, and in the perceptions of investors and financial institutions, females lack confidence and competency. Women who attempt to obtain financing for their start-up businesses often lack collateral, which hinders their attempts to obtain financing (Constantinidis et al., 2006). However, Constantinidis et al. also found that when bank loans were obtained, they were most often used during the early start-up stage, that the size and amount of money required for the start-up also influenced a female entrepreneur's decision to obtain a loan (if smaller amounts are required female entrepreneurs use their personal savings and loans from family and friends, whereas with larger amounts, female entrepreneurs will often turn to a financial institution), and the number of employees a firm plans to employ also affects the likelihood of a female entrepreneur seeking a loan. Not surprisingly, female entrepreneurs and small business owners with no employees are concentrated in the retail and service sectors.

Another set of explanations states that differences in access to capital exist because women are less able to function in competitive business environments. Some researchers have suggested that female entrepreneurs and female small business owners lack confidence and that this acts as a barrier to access to capital (Catley and Hamilton, 1998; Walker and Webster, 2007). Specifically, bankers have been found to say that, overall, women business owners needed to be educated in finance and management strategies, and that because of this, they lacked confidence when walking into a bank to obtain a loan (Constantinidis, 2006; Charboneau, 1981; Walker and Webster, 2007). One explanation for this perceived lack of confidence suggests that women believe that they have weak financial, management, and operating skills because they did not have the opportunity to gain experience in these areas in their previous jobs (Catley and Hamilton, 1998). In their research, Constantinidis, Cornet, and Asandei (2006), found that within their sample, women felt that due to their former positions, they lacked the opportunity to obtain managerial experience and financial capital. These women indicated that this financial incompetence led to difficulties in formulating more enthusiastic business plans and a feeling of insecurity when they engaged in financial negotiations. This perceived lack of confidence has also been traced back to stereotypes of women held commonly by men throughout history; the belief that women are the weaker of the sexes has been a “hallmark throughout the history of women and men in the workplace and the home” (Barnett, 2004).

H3: Female entrepreneurs and small business owners will have encountered the notion that they lack confidence due to their lack of entrepreneurial and managerial experience, both generally and specifically when applying for loans from banking institutions.

#### *B. Access to Networks as an Obstacle*

Studies have acknowledged the importance of networks and networking for the success of female start-ups, because through networks women can gain access to business support,

advice, and necessary contacts. Constantinidis et al. (2006) found that 40% of their sample of female entrepreneurs did not belong to any professional or entrepreneurial network or association. A large portion of their sample also identified a general perception of a lack of support from networks and institutional organizations, which acted as barriers to the success of their business. This was especially true with respect to lacking information on the variety of financing options, such as equity versus debt financing. Women are often not properly informed about the varied financing opportunities available to business owners, due to a lack of access to networks that would provide them with such financial information.

Also, women are often found to prefer to work with and associate exclusively with other females. In a study on the effectiveness of online coaching for female entrepreneurs, Fielden and Hunt (2006) discovered that within their sample, women preferred to work in “clusters” and that the mutual support received in these groups was indispensable to the success of their businesses. In particular, they noted that tailored support or business specific advice was more desirable to a female entrepreneur than general information. Developing this notion further, Fielden and Hunt also suggested that rather than receiving practical training, female entrepreneurs may require the kind of relationships that allow them to discuss their ideas with a willing listener. Therefore, coaching or more personal, individualistic, mentor-like relationships may be more conducive to female entrepreneurial success and such a woman may be more likely to attribute that success to such a relationship.

H4a: Some female entrepreneurs will have encountered difficulties in locating investment opportunities and had to rely on social capital due to their inability to access appropriate professional networks.

H4b: Female entrepreneurs will prefer to work with and associate with other women and, as a result, belong to female-dominated professional and community-based networks.

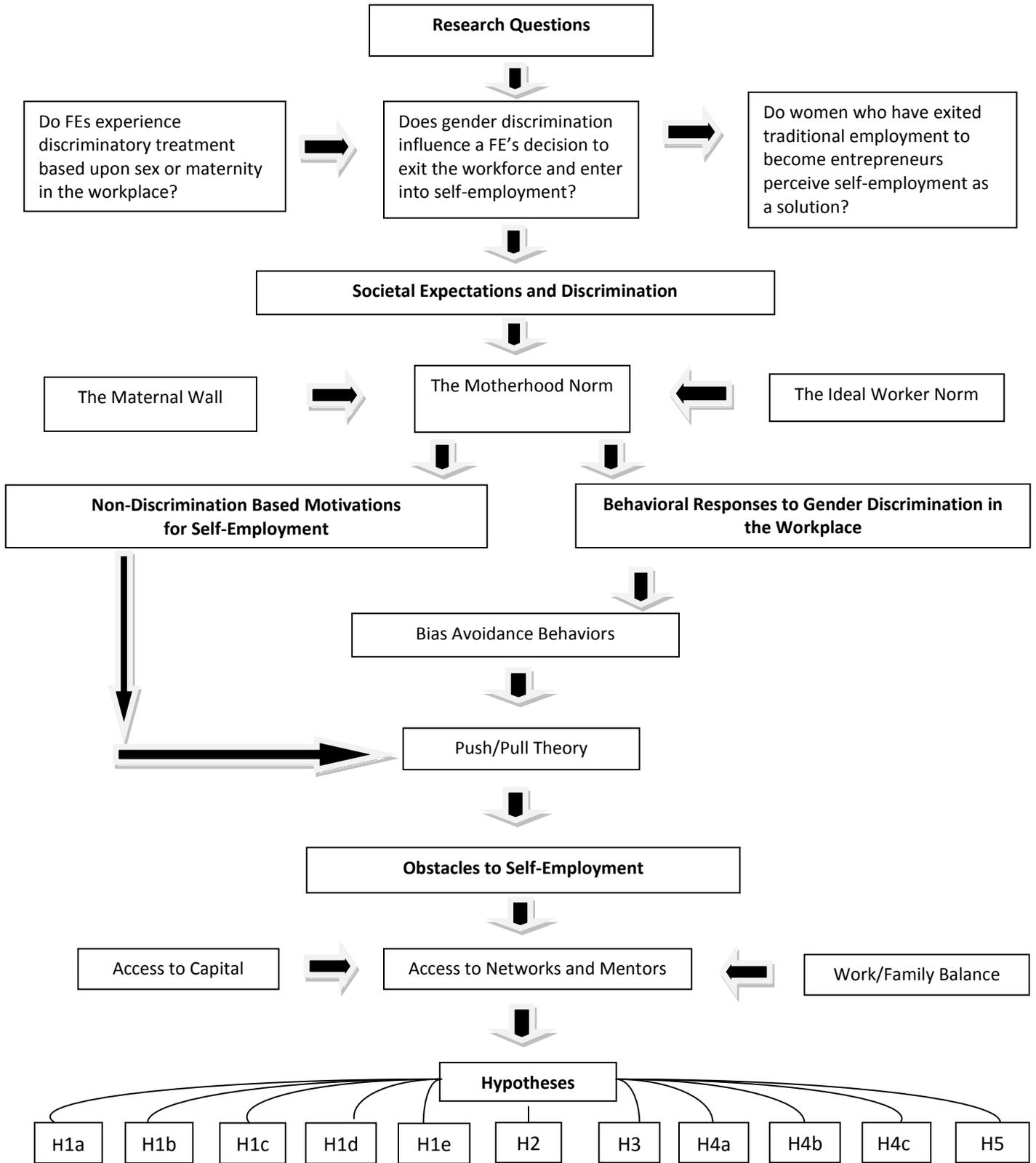
H4c: Female Entrepreneurs will have been a part of a mentoring relationship, either in their former workplaces or while being self-employed, and view these relationships as being valuable.

*C. Work/Family Balance as a Obstacle*

In following Drago's analysis of work-family balance and working women, I believe that it is possible that female entrepreneurs and female small business owners will face difficulties in managing their work and care giving responsibilities. Professional women experience these hardships even when there is a distinct division or dividing line between their designated time at work and at home. With entrepreneurship and small business ownership, there is no distinct demarcation between work and home, especially if one operates her business from home, as is the case with many women (Catrell and Hamilton, 1998). If female entrepreneurs and small business owners have less of a separation between work and family than their professional and managerial counterparts without family responsibilities, then they must also encounter difficulties in balancing work and family responsibilities.

H5: Similar to professional women, female entrepreneurs and small business owners will experience difficulties in managing their work and caregiving responsibilities.

Table 1: Flow Chart-Summary of Theoretical Perspective



## CHAPTER 3

### RESEARCH METHODS

Data collection for this study was conducted using in-depth, semi-structured interviews. The sample consisted of women who classified themselves as entrepreneurs or who owned small businesses. Relevant business research often compares and contrasts businessmen and women. Males have intentionally been excluded from this study in order to investigate the perspectives of the Maternal Wall and Push/Pull Theory which focus specifically on women. In addition, the objective of this study is not to make a comparison between male and female entrepreneurs, but to identify and to understand women's behaviors and experiences in order to provide insight for similarly situated women who have not yet exited the labor force. The interview instrument used to conduct this research is provided in the Appendix, starting on page 88. Further description of the interview instrument is provided below.

#### *Interview Instrument Development*

The interview instrument used for collecting data was developed specifically for the current study and its content is based on the preceding literature review. Interview questions were broken into six parts: 1) demographics, 2) perceptions of the former workplace, 3) motivations for exiting the labor force, 4) entrepreneurial/ business activities and experiences, 5) organizational strategies, and 6) perceptions and use of Bias Avoidance Behaviors, or BABs. Prior to commencing the interviews formally, the instruments was tested to ensure that the interview was easily understandable and to address any issues or concerns regarding the questions. Due to time constraints, the interview instrument was reviewed and completed by one

test individual. The selection of interviewees was conducted in three ways. First, interviewees were identified using the Google search engine to locate individual female entrepreneurs as well as women's business associations. Interviewees were also obtained through professional and personal contacts. Finally, snowballing was used to locate and secure participants.

Announcements were made through letters, phone calls, and emails. All participants were asked the same set of questions. All interviews were conducted either in public places or over the phone. Interview duration was varied. The majority of the interviews were completed in a singular one-hour session; however, several smaller sessions were employed, as needed. All interviews were recorded and transcribed. To ensure participant privacy and confidentiality, upon completion of the interviews, each interviewee was assigned an alphanumeric code.

### *Methods Applied*

Tape recordings of the interviews will be transcribed manually into Word documents. Interviews will be transcribed verbatim, in order to allow for slips of the tongue or pauses to be considered by the Primary Investigator for significance. Interviews will also be coded manually. Common themes and experiences will be identified, isolated, and analyzed. The hypotheses will be tested for agreement and each supposition can be mainly supported, partially supported, or not supported at all. Hypotheses that are mainly supported were those where five or more individuals agreed with the statement. Those hypotheses that were found to be partially supported were those in which a minority of the sample agreed with the statement. Finally, hypotheses that were not supported were those in which zero agreement was found amongst the sample. In order to ensure the accuracy of the coding system, a separate individual was enlisted to code a single

interview to check for the quality of theme identification and the quality of agreement between coders.

### *Extra Topics and Additional Findings*

Additional findings and extra topics are results that are unrelated to the theoretical model. They are not covered in the literature review or proposed in the hypotheses. Additional findings will be recorded and reported in a section in the Results Chapter entitled Non-Hypothesized findings. Extra topics, that will provide context, such as work histories, will be located in the Appendices. This section will include information on participants' work histories, and descriptions of their former workplaces, their own businesses, business size, and growth.

## CHAPTER 4

### RESULTS

As discussed in the research methods section of this paper, the primary instrument for data collection was semi-structured interviews consisting of largely open-ended questions. These interviews were conducted with nine female entrepreneurs and/or small business owners. No interviews were discarded. Table 2 shows the demographics of those who participated in the study. Gender is not reported, as the study focused solely on female entrepreneurs and/or female small business owners. The age of the participants ranged from 31 years old to 64, with a mean age of 49 years old. Most of the participants were married (N=7); however, one participant was going through a divorce and one was in a committed relationship. Most of the participants also had children (N=7), averaging about two children each. With respect to education, all participants obtained some level of higher education. Many had a master's, typically an MBA (N=5), and two received their doctoral degrees.

#### *A. Research Question One: Gender Discrimination in the Former Workplace*

As stated in the introduction, this study has three major research questions. These investigative questions were intended to explore the perceptions of female entrepreneurs. However, in conducting the interviews, many of the women provided examples of actual experiences. As such, there are aspects of each question that are tested both through official hypotheses and through the exploration of a group of responses that were not particularly addressed in the premises. The first of these broad research questions asks if female entrepreneurs experienced discrimination based on maternity and or sex in their former

workplaces. The hypothesis was that women would encounter a variety of negative stereotypes based on sex and maternity, have social identities rooted both in their work and their families,

Table 2: Demographics of Interviewees

<b>Total Number of Participants (N)= 9</b>			
<b>Age</b>	<b>Mean</b>	49.375	
	<b>Mode</b>	51	
	<b>Range</b>	31-64	
<b>Marital Status</b>	<b>Married=7</b>	<b>Divorced=1</b>	<b>Never Married=1</b>
<b>Motherhood Status</b>	<b>Yes=7</b>	<b>No=2</b>	<b>Mean # of Children= 1.875</b>
<b>Educational Background</b>	<b>Only Bachelor's Degree=2</b>	<b>Master's Degree=5</b>	<b>PhD= 2</b>

and that women will believe in and employ Bias Avoidance Behaviors in a reaction to gender discrimination. Actual experiences were observed with the Maternal Wall, Barriers to Advancement, and Opportunities for Advancement in the Workforce.

### *1.1 Stereotypes*

A minority of the sample (4 out of 9) was exposed to some type of stereotype relating to gender and work in their former workplace, which partially supports H1a; however, this

hypothesis was not confirmed to the letter. H1a posited that self-employed women, who had at one time held managerial or professional positions, would encounter stereotypes in their former workplaces suggesting that good mothers are those who were only concerned with the care of their home and offspring. Four participants noted being exposed to stereotypes about gender and work, yet no one stated that she was exposed to stereotypes specifically about good mothers. A variety of stereotypes were directed towards their marital status and female employment. A participant was asked if her husband approved of her traveling for work responsibilities. Another noted that she had heard male colleagues say that women did not need to be employed at all. She stated: “they think that... in the south especially, they think that women do not need a job. I was told because my husband was an engineer, he had a good paying job, [and because of] that I didn’t need to work” (7:5; 195- 197). Others assumed that married women didn’t have to work as hard because they had husbands who also contributed to the household income:

One person made a comment that was kind of interesting. Because he had a stay-at-home wife and he knew... he was aware that my compensation as less than his, but he would you know... he was a higher-level director than mine. So he would say, you know I have a higher-level position than you, but you probably make substantially more money than me, because you have a husband that is an executive too (5:2; 65-69).

A similar statement was made by a colleague of the participant after she started her own business. Comments were also made about gender and female employment. One woman remembered her reaction to a comment a man made to her some years ago: “He said, ‘You know, my wife and I always felt that it was good for someone to stay at home’ and I said to him, ‘Us too, but my husband really likes to work...’ How dare you assume that?” (5:3; 121-

128). Also, women encountered the idea that they should be able to offer their employers an extended amount of hours of work, as men are able to do.

Even more interesting were the outliers, the two women who claimed that they themselves held stereotypes about female workers. One female entrepreneur recalled hearing a lecturer comment that when women enter a certain profession, the salary of that profession decreases, because with the addition of women, the result is that twice as many people are available to do the same job. After some thought, she found that she agreed with this statement, because she found that statement to be true in her own experiences. When she compared professions such as engineering and banking, she found that there was little female presence in engineering, but with banking, she found that that industry used to be filled with highly paid positions held predominately by men and now it is a more integrated and lower paying profession.

Another participant stated that she was often the one complaining about female workers because “there is something wacky that happens in our brains when those baby hormones [are released] it seems and [women] generally are not as productive and you know, of course, once the baby comes they’re focus is not on work” (4:2; 75-83). She also agreed with a male colleague who believed that the biggest problem with hiring women directly from college was that after training them, they would get married and have children and then leave the firm. According to her, “it puts a big burden on the employer to have to spend all that time and money and energy to get you trained to be a productive member of the team and then you are gone” (4:2; 101-102).

The remaining participants claimed that they did not experience stereotypes specifically about gender and work, but that stereotypes of all kinds were expressed in their

former workplaces. One participant recalled that her educational status was called into question when she was smugly asked if she would require co-workers to call her “doctor” now that she had earned her doctorate degree. Other stereotypes focused on geographical background, such that southerners were seen as “hillbillies” (7:6; 243-244). Finally, in another workplace, a participant recalled that assumptions were made about co-workers’ religious status, noting that they were shocked to find that she was Jewish and did not inform them of this fact.

With respect to differential treatment based on gender within the former workplace, five of the nine participants noted that men and women were treated equally. One of the five noted that in her workplace, you could find both men and women in both minimal wage and high-paying jobs. Another female entrepreneur recalled that when she was working, she became pregnant and did not experience any difficulties in taking her maternity leave. Overall, most felt that any differential treatment experienced in the workplace was due to either job performance or individual personality traits. Interestingly, while one participant claimed that she received no differential treatment overall, she felt that she was excused from certain work-related activities, such as management retreats, because of what she perceived to be exceptions based on her gender. In other words, because she was a woman, she was able to claim that she could not participate in certain activities.

H1b hypothesized that self-employed women would encounter stereotypes, suggesting that career-minded women are materialistic and not maternal. None of the participants reported being perceived as being materialistic. None of the participants reported being seen as lacking a maternal nature because they had had children and continued to work. There was no evidence

that they observed other women being judged in this manner either. As such, H1b was completely unfounded.

### *1.2 Self-concept Defined by Work and/or Gender*

Hypothesis H1c suggested that female entrepreneurs believed that both work and family were important parts of their self-concept. Thus, the sample's responses were also analyzed in order to identify statements representative of the orientation of their self-concept. Individuals in this sample felt that women were either work-oriented or family-oriented. Two women believed that family should come first. As one female entrepreneur put it:

One of the biggest regrets I have in focusing on my career is that I lost a lot of time with my family and I can't get that back. So I encourage people to put family first, no matter what... (8:6; 279-281).

Conversely, four females expressed an exclusive desire to work and a need to have challenging assignments, in which they could "make a difference, or see if [they] could do something that will make the job easier and more cost effective..." (7:5; 219-222). Two participants also disagreed and believed that one had to choose between career and family. One female entrepreneur stated succinctly, "If you are going to work and you have goals to achieve and strive, you have to commit to that. If you did not want to do that, then you should stay home and take care of your family" (6:5; 236-238).

Two participants believed "that women were able to manage their careers and their new babies" (8:7; 325). In fact, one of the small business owners related a story about one of her employees who is a mother, but regrets not being able to commit more of her time to her employer:

You know one of my employees, gets a little frustrated because she has only been able to put in about nine hours a week right now. She has two little ones with her and one of the kids is a special needs child and she has got a baby on the way and she wishes she could do more. She loves doing the work and she seems to enjoy working for me and supporting me, but I keep telling her that you know that your place is with your kids right now (4:4; 150-154).

### *1.3 Opportunities for Advancement in the Former Workplace*

Generally, none of the participants felt as though there was a lack of advancement opportunities within their former workplaces. The sample noted that one had to better oneself to gain access to advancement, but that women were not blocked by gender, as the literature suggests. In their experience, the female entrepreneurs and small business owners recalled that to obtain promotions at their respective companies they had to take initiative, to work hard, but most importantly, in order to gain promotions within their companies, they needed to develop their professional skills through training and education. Interestingly, upward mobility was often not accessible; many opportunities were found horizontally, across regions, for example.

### *1.4 The Maternal Wall: Maternity-Based Barriers within the Former Workplace*

Four of the nine women noted their own experiences or knowing of experiences of maternity-based barriers to advancement in the workplace. The other five women either did not mention maternity based barriers at all, or felt that generally there were no such barriers at their jobs or that these barriers did not exist, because the company “appreciated bright people regardless of whether they were male or female.” Poignantly, one of the women noted that this

was because the company was female-owned: "...but again I think this is so tied into the fact that the owner of the company was a woman" (9:3; 109-111). One participant vaguely remembered a former woman colleague who left on maternity leave and was supposed to return, but never did. While she could not recall the exact circumstances surrounding her permanent departure, she did recall that it was a "big deal" at the time (2:2; 65-69). One participant reported that the organizational culture of the company she worked for before she became an entrepreneur "placed career first and kinda placed family second" (8:20-80-81). Furthermore, the female entrepreneur recalled that:

the culture of the organization that I was in...I was in human resources and on many different interview panels and interview assessments of individuals who had been interviewed and there were all types of conversations about women who had come in there and um, were maybe expecting or planning to have children in the future and you know, they tried to base a lot of their decisions on... on things like that. [I told them that it was illegal] I did and their response was you know, we just won't write it down, and you know... so that just went to show you the respect factor they had for me being a woman and, and being a mother (8:5; 195-202).

The same participant also recalled that comments were made when she took time off to go to things such as a doctor's appointment and school events. Outrageously, she also recalled that once she received a less than satisfactory performance evaluation because of such behaviors. According to the participant, she challenged the evaluation and would have sued her manager, but at that time women were just beginning to transition into technical positions.

When prompted with an explanation of the Maternal Wall theory, one female entrepreneur identified the maternal wall as what she called “mommy wars,” or conflicts at work between working women based on maternity.

The maternal wall... yeah you know there definitely is, but I thought it was the mommy wars, between the working moms and the non-working moms. I just found out recently that there was apparently a war between working moms and non-working moms. I didn't know that. Yeah it was the working moms that put the non-working moms down and the non-working moms that put the working moms down (5:7: 325-329).

Thus, working mothers may currently view non-working mothers negatively and vice versa. The participant did not expound upon the nature of these conflicts.

### *1.5 Other Barriers to Advancement in the Former Workplace*

While this sample of female entrepreneurs and small business owners did not feel that there was lack of advancement opportunities within their former workplaces, when asked specifically about possible barriers to advancement in the workplace, a variety of responses were obtained. The participant who had worked in the nuclear sector felt that she experienced all four of the major barriers: race, gender, and educational and occupational history. She claimed she felt blocked “...because I was a black female, because I was in a clerical position going to college to get my degree” (8:3; 105-108). Education and training were especially emphasized. Some felt that because they lacked a certain degree, they were not viewed favorably when networking or simply that training was not accessible. Another woman felt as though many women in her former workplace left their jobs because of the organizational culture. They felt as

though they could not speak up and suggest directives for the company, so they would rather work for a different organization and take a cut in their pay, if they were afforded more responsibility and respect. The same female entrepreneur believed that, as an older woman, she was fortunate to get into middle management at her telecommunications company. Finally, another in the sample noted that organizational restructuring through acquisitions acted as a barrier to advancement, as she had to rebuild her reputation due to the presence of new management.

### *1.6 Beliefs about Bias Avoidance Behaviors*

One of the hypotheses noted that in response to gender discrimination in the workplace, women would believe in and employ Bias Avoidance Behaviors. As expected in Hypothesis H1d, women in this sample have encountered such behaviors and a few believed in the use of BABs. However, a majority did not agree with use of BABs, so the results suggest a need to reject this hypothesis. Two women said that family should come first. Three of the nine women took maternity leave. Of the six participants who did not take maternity leave, four believed that there should be no penalty for taking maternity leave or working part-time. However, two women who had issues with taking maternity leave believed this was not a wise decision for women on a promotional track or some believed that “nowadays woman should have maternity leave, but [that] it should interfere with your promotional opportunities” (6:6; 242-243). Ultimately, a majority of the women interviewed believed this because they felt that in order to obtain promotional opportunities, “you just gotta get your face in there” (4:10; 474).

Beliefs in asking for reduced workloads yielded similar results. One woman noted that it was all right to ask for a reduced workload, but that a woman requesting this should be prepared

to accept less compensation. One woman firmly believed in the right to a healthy balance between work and family responsibilities and that that could be achieved with a reduced workload. However, one disagreed, stating that she thought that “if someone hired you for a job, you either do that job or not. If you have a family situation that prevents you from doing that job, you probably need to share the job or find a different one” (1:5; 207-209).

Most agreed with the idea of having fewer children than one had originally planned in order to meet work responsibilities. Some agreed with this behavior if one had specific career goals. Others also agreed, but noted that the decision was one that should be based on personal preference. Another felt that more women needed to be realistic, and when they considered raising families, they needed to consider the amount of time and effort each additional child would extract from the mother.

A few women harbored similar beliefs concerning the act of returning to work soon after having a child. Three women noted that if you are an employee or if you have identified having a career as a priority, then you made a commitment to the organization and returning to work sooner than one may have expected might be necessary, even right. However, a majority of the sample believed that returning to work sooner than expected is a personal preference, that it’s “totally up to each individual” (1:5; 222).

With respect to planning childbirth around one’s career or delaying childbirth, most disagreed. Some female entrepreneurs and small business owners disagreed with this, because they believed that one can have both a career and a family in one’s lifetime because one’s career can span an entire lifetime. Others believed that one should plan childbirth around their own financial stability and not necessarily around one’s career. Also proposed was that women should view having children as a detour of sorts, in which “you are still heading in the direction and to

the destination you want to go, you just have to take a different route to get there” (8:8; 341-342). Others simply believed that, as with returning to work sooner than expected, decisions involving the timing of childbirth and one’s career have to do with personal preferences and what makes you and your partner happy.

The sample held similar beliefs concerning the cessation of the pursuit of advancement opportunities to accommodate childcare responsibilities. Most disagreed with this behavior. One woman put it eloquently when she said that:

I don’t see how or why you are supposed to be in a different track of life because you have children. You know what kind of example does that set for your children. I mean you go to school for all of those years and then you work...I am sure there are women who say you should, because the work will always be there and you’re children won’t, but I think that if you are not happy, you are not going to be a good parent” (5:7; 319-323).

### *1.7 Use of Bias Avoidance Behaviors*

Table 3 depicts how many women engaged in Bias Avoidance Behaviors in the past. Hypothesis H1e, which stated that the sample will have used BABs in the past, was confirmed in part and disproven in part. A clear majority of the sample did not engage in Productive Bias Avoidance Behaviors, which disproves the hypothesis in part. Most participants did not remain single, delay childbirth, or did not have fewer children than planned in order to further their careers. However, one participant reported that she has observed her own adult children engaging in the BAB of delaying childbirth for their careers. The same participant claimed that

because she perceived that having more than two children would create an imbalance between family and career, she decided against having another child.

He was confirmed, in part, as more variance was found in the results concerning Unproductive Bias Avoidance Behaviors. With Productive BABs, usually only one woman engaged in those behaviors. However, more than one woman reported missing their children's events. One participant claimed not to have missed her children's events, rather that she just missed the children in general, that she did not spend as much time with her children as she would have liked. Another female entrepreneur stated that she missed events, simply because her children were too active and were involved in a number of extracurricular activities. Unfortunately, one participant did express deep regret at not being able to be at those events, because she felt she turned around one day and her children were graduating from college. She said she found herself wondering, "Where did the time go?" (8:8; 384).

Most women did not ask for reduced workloads, thus also engaging in an Unproductive BAB; however, it is unclear if they avoided having to ask for reduced workloads or did not have the need. The one woman who claimed to have requested an adjustment of her workload asked for a more flexible workload, not a reduced one. Women who returned to work sooner than they would have liked to stated that they did so because of boredom and financial need. One participant felt as though she needed to return to work early because of a need for intellectual stimulation. As she put it:

I love my kids, I just needed human interaction instead of goo-goo, gaa-gaa everyday. You know, it just wasn't me. And you know here is the interesting thing: when I took my daughter to day care on the first day and I dropped her

off, I had a smile on my face. I was like, Yes! I get back to work; I get to talk to adults” (5:8: 354-357).

Finally, two participants reported not working at some point in their lives because of childcare responsibilities. Please note that none of the participants reported having a lack of time in the day to complete all desired tasks because of work/family imbalance per say; rather, all claimed it was simply because they had too much to do.

## *B. Research Question Two: Motivations for Self-Employment*

### *1.1 Push/ Pull Factors*

Seven of the nine participants reported experiencing either push or pull factors when making the decision to leave mainstream employment for self-employment. This supports hypothesis H2, which theorized that women in professional and managerial positions would have felt either pushed and/or pulled into self-employment. Women who identified themselves as being pushed into self-employment cited feeling pushed out of their jobs because of competition among women for jobs within their former workplace, the high stress level of their jobs, an inability to find the time to attend to the medical needs of a child, and the overall need to stay at home with children. Interestingly, the woman who claimed she remained out of work for her children stated that she did not feel as though she had been pushed out of work because of her children. Two of the participants who did not classify themselves as being pushed into self-employment did report motivations for self-employment that would fit within this framework.

Table 3: Number of Participants Who Engaged in BABs (Total N= 7\*)

<b>Productive BABs</b>		
<b>Behavior</b>	<b>Yes</b>	<b>No</b>
Delaying Childbirth	1	6
Remaining Single	0	7
Having Fewer Children Than Planned	1	6
<b>Unproductive BABs</b>		
<b>Behavior</b>	<b>Yes</b>	<b>No</b>
Withholding Requests for Reduced Workloads	6	1
Missing Children's Important Events	2	5
Returning to Work Soon After Childbirth	3	4

The participant whose company was acquired claimed that the acquisition affected the workplace environment to the extent that it was no longer “fun” for her, so she decided to start her own business (5:3; 96). Another participant claimed that she left the corporation because she was frustrated with being viewed as important only in her capacity to be a “worker bee” (7:5: 231-232). These responses can be understood as examples of organizational restructuring and of a (relatively) negative workplace environment, which are two common push factors.

Women who identified themselves as being “pulled” into self-employment cited reasons that did not completely match the literature. Two participants reported being

motivated by a desire not to be an employee, to work for themselves and make more money. Making more money falls in line with being “pulled” into self-employment, as literature suggests dissatisfaction with one’s income acts as a pulling function. One woman who claimed to be pulled into self-employment felt that she “tapped out...[and that] there were a lot of rules and rules seemed to change pretty frequently...(3:3; 136-138). Another stated that flexibility was a motivation for self-employment. She needed to have a job that allowed her to care for the medical needs of her daughter and her grandson. Another female entrepreneur felt that when she first considered self-employment, flexibility was a major motivating factor; however, now she felt that she remained self-employed because she “need[ed] that autonomy...need[ed] to get up every day and figure out what...to do and how...to do it” (9:4;151-152).

### *1.2 Other Motivations for Self-Employment*

Other women, who did not classify themselves as either being “pushed” or “pulled” into self-employment, listed various motivations for entering into self-employment. Two women reported flexibility as a key factor, but for different reasons. One claimed that flexibility was a key factor; however, she also found that she enjoyed the versatility that came with owning her own consulting firm. Another claimed that she was motivated to become self-employed because she felt that in owning her own business, she could obtain the kind of flexibility needed to manage childcare responsibilities, such as caring for a sick child, and still maintaining a career, which she did by working at night after the children had gone to bed.

Participants also expressed that a desire to become an entrepreneur or business owner, coupled with the opportunity to do so, motivated them to take the risk, so to speak. One noted

that she was motivated by the “excitement of this new company, this new up and rising tutorial service that started out in the west coast” (6:2; 75-76). Another reported that two years before she started her own business, she was approached with a loose, but attractive offer to join someone else’s staff. She claimed that she refused the offer at the time, but she acknowledged “the opportunity that was presented” (3:4; 163). Others claimed a genuine desire to become an entrepreneur. One woman said, “I knew when I went to college, out of high school, that I wanted to someday own my own business...” (4:5; 204-205). Another said, “I think it all has to do with motivation and the desire and feeling very confident about being able to do it” (6:2; 91-92).

### *C. Research Question Three: Obstacles to Self-Employment and Entrepreneurship as a Solution*

In exploring self-employment as a viable solution to the barriers women face in traditional employment settings, it is important to acknowledge that women also experience particular obstacles in opening their own businesses. Additionally, to explore this concept of a solution, female entrepreneurs were asked if their businesses were successful and if and how they viewed self-employment as a solution. Finally, women were also asked if they would return to mainstream employment after being self-employed.

#### *1.1 Obstacles in Self-Employment*

Generally, I hypothesize that there are three major obstacles to self-employment: access to capital, which is affected by confidence; access to networks and mentors; and work/family balance conflicts. Some evidence of such obstacles was found with this sample; however, as before, the sample also identified a wide range of other obstacles women can encounter in trying to start their own businesses. First, I will address those specifically hypothesized. Little

agreement was found for Hypothesis H3. One participant noted that she experienced some trouble with acquiring finances for her business. She claimed that her problem was a lack of operating capital. It's just a money thing. And anybody starting any business, the thing that you really lack is operating capital. There is just never enough operating capital to start off. You know, if you plan to pay yourself a salary, you know, you are just out of luck. It is just not there (7:7; 311-313).

While she was the only one to report such difficulties, it is possible that other women may have had problems with banks, but simply did not report it. The participants were not asked to recount all of their experiences with financial institutions and some may have been prompted to reflect on such experiences, while others may not have been. It is possible that other participants besides the one noted above may have had negative experiences with financial institutions and as a result used personal or family resources. Other women may not have started businesses because of this, but this is not captured in this study.

Hypothesis H3 also theorized that a lack of start-up capital is a result of a lack of confidence. This aspect of the hypothesis was also not validated. Two of the participants specifically stated that confidence was not a deterrent to pursuing their own businesses. They claimed that their upbringings and their work backgrounds provided them with confidence, because before they began their own businesses they already possessed an "I can do it all attitude" or had business knowledge.

Like other hypotheses in this study, Hypothesis H4a, suggesting that women will experience a lack of capital because of an inability of appropriate professional networks, was not completely validated. Seven of the nine participants also listed networks as being an obstacle to self-employment. However, they did not relate these to finances. At least two females noted that

they simply had distaste for networking or that they were natural introverts and therefore found it hard to network. Another felt completely blocked with respect to networking, because she felt all of her associates were really competitors. One woman had a unique situation. At her former workplace she was required to sign a four-year non-compete agreement, so her networking capabilities were severely limited when she eventually decided to leave the organization.

I tested 700 children, worked with 700 families through the years that I was there and I had no idea the impact that would have on me. That was huge.

And so I was not allowed to talk, or work with or charge any of those families.

And it's been terrible because a lot of these families have felt deserted by me.

So I started also to realize that wow, if I go out on my own, how am I going to get new work if I can't even test even a sibling?" (3:5; 209-213).

Female entrepreneurs and small business owners also identified the ability to market their business and obtain advertising as an obstacle in self-employment. Women felt that they had problems with company visibility, with locating clients as they had become unfamiliar with "sell[ing] their services" (1:2; 95). Distinctively, another female entrepreneur recalled that because she could not get listed in the telephone directory before she moved into her rental space, she was unable to make use of print or media advertising, as the client would have no way of locating the contact information without a directory listing for her company.

The most cited obstacles in self-employment among the women of this sample were obstacles related to work/family balance. One woman suggested that if a woman had a business that was very visible, meaning she was required to attend numerous meetings or always be in the office, having a family could become a hindrance to that business. Another woman claimed that she sold her business because:

I was working a lot and even sometimes on Saturdays and I would come home very late in the evening. Plus the drive was twenty-six miles both ways, so it took 45 minutes to get home at night. And um, that certainly... it took a toll on my family for the years that I did have it, when they were young. So, um, I did leave and decided to sell it because of that basically (6:3; 137-140).

Women also experienced obstacles because of resistance and resentment from their partners. One female entrepreneur's husband felt intimidated by her financial success, because at first he thought of it as a hobby and she then began to make three times more than he did. Another woman's husband had a problem with her "workaholic" attitude:

My biggest obstacle honestly was my husband...I am a workaholic, I am a self- confessed workaholic, and I work a lot because I love to work. It's not because I am avoiding everything or because I have a disease, you know or anything like that, I just, you know, work, I love to be productive. He has always had a problem with that. His value in life has always been to have as much fun as possible in life.

He can't understand why working is fun for me. And so there have been a lot of struggles in my household as far as um, you know, I have to force myself to draw some boundaries just to keep peace in my marriage. And um, you know, he on the other hand, would probably be surprised to hear this because he thinks he has been ultimately supportive. He is supportive in that he doesn't nag me about not being home. It's not that he's supporting me by saying, "Honey I see how hard you are working and you are doing such

a good job, and I appreciate what you are doing for our finances.” You know there is none of that, you know (4:7; 316-327).

Other obstacles reported by the sample were general discouragement from co-workers before starting the business; a lack of business knowledge, having to change the company’s name, a lack of mentors, and a fear of uncertainty and a fear of not having stable, predictable income. The significance of mentors to these women will be fully developed in the coming sections. It is also important to note that the two women who did not report obstacles to self-employment felt that they did not have problems with networking and that men and women faced the same obstacles when entering self-employment.

### *1.2 Interactions with Financial Institutions as an Obstacle*

The female entrepreneurs and small business owners in my sample generally did not experience difficulties with financial institutions. Most noted that they had no need to attain loans for start-up capital. They often used personal capital. Similarly, the female entrepreneur who had previously been an accountant stated that because of her professional background, she already knew how to go about applying for a loan. With respect to displaying confidence in interactions with financial institutions, the women were at odds; one woman stated that she had witnessed women who lack negotiating skills, and another stated that she never had any problems with confidence in when applying for loans. Only two women reported that they had applied for a loan. One of these women reported an alarming experience when applying for a loan in order to acquire another practice:

When I borrowed for my practice, for purchasing the other practice, I was told they wanted to use my house as collateral, [and] I didn’t have a problem with that,

but then when they were using my house that I jointly own with my husband as collateral, they made him sign on the note as well, which I don't know if you are aware of this or not, but if you were trying to get woman owned status, that kind of kills ya, because they say oh you are just a front for this man, which is ridiculous (4:7; 311-315).

### *1.3 Networks/Networking as an Obstacle*

Seven of the nine women I interviewed reported that they had access to networks. Two women noted that they used the Internet to access and develop their own networks. One woman began her business before the invention of the World Wide Web and emphasized using personal connections to help build your network. Two women reported having networks made primarily of professional connections such as the Women's Business Enterprise National Counsel, the Baltimore Chamber of Commerce, On Purpose Networking, the National Association of Women Business Owners, and a number of advisory boards. One woman claimed that her network contained both males and females; however, most stated that they had primarily female networks. As one participant put it, she "exclusively associate[d] with other women business owners" (2:3; 122-23). This supports H4b, which predicted that women entrepreneurs and small business owners would network with other women.

### *1.4 Mentors and Mentoring Relationships as an Obstacle*

In line with hypothesis H4c, female entrepreneurs had either been a mentor or a mentee and had placed some value on those relationships. One participant defined a mentor

as someone who may be older and possess more experience. Only two women reported never having mentors. However, one of these women stated that she has acted as a mentor to another individual. The rest of the women in the sample have either acted as a mentor, or had been mentored. To protect confidentiality I will not identify names; however, the same woman had mentored two women, and one of these two also viewed sales people from a very prominent beauty supply company as mentors. Those who had been mentees participated in both formal and informal mentoring relationships. One participant had been chosen to participate in a program in which “200 companies across the country are provided training and mentoring to help [them] move to the next level” (9:7; 319). Two female entrepreneurs had worked with both male and female mentors. One male mentor aided a female entrepreneur by offering her a strategy for business success, which emphasized two points: “...define who you are...[and] figure out how you are going to get your word out” (3:4; 188-190). Two other female entrepreneurs also had mentored this participant. When this woman graduated college she was taken on in a kind of apprenticeship, where she was paid to learn how to test and tutor children and to help her mentor. More recently, this woman has also been attending classes on business ownership and has had the opportunity to secure the instructor as her personal mentor. The other female entrepreneur who had both male and female mentors had a life coach and a mentor to guide her in her real estate business. She also secured her life coach as a mentor in Internet marketing. All of the women who reported once being mentees said that their mentors provided them with the opportunity to amass industry specific skills, and that their mentors stressed the need for marketing and networking, especially letter writing.

Those who had reported acting as a mentor guided their mentees in a range of topics. One female entrepreneur mentored children about owning her own business and giving back to the community. Another female small business owner was chair of a mentoring program that sought to aid women in their business endeavors by providing coaches. Another helped people in her town by starting a business association in which she helped people with tax problems to fill out the paperwork required to start a business and by connecting them with suppliers, distributors, etc. Some of those who mentored said they did so because they were good at it or because they felt they happened to find themselves in that situation, but some became mentors because they saw passion in another female entrepreneur. Some women mentored because they met women like themselves.

I am mentoring someone now and I didn't go out and say I want to mentor someone. I went to a conference and there was a young girl who reminded me a bit of me...I think I believe in this girl I am mentoring and I think that she met me and wanted me to help her, because she could sense that I was very genuine in what I wanted to do. I wasn't out there to make it ...I was out there because I really wanted help children and help their families and she felt the same way (3:7-8; 329-338).

### *1.5 Work/Family Balance as an Obstacle*

Women in this sample had differing opinions and experiences with, issues surrounding work/family balance. One female entrepreneur believed that a balance between work and family responsibilities was crucial, as a crisis in one area can affect your performance in the other. She noted:

You will do a better job if you listen to your heart. If you agree to do your regular workload when you have a crisis or something going on, your work might suffer or even more importantly, your family might suffer (3:10; 461-463).

One female small business owner stated that she believed “you can accomplish more by doing less and [that she thought] you can be happier if you find balance” (2:8; 326-327). Another noted that today more companies are embracing work/family balance policies. Yet, another recognized how work/family balance policies can affect an employer’s business. One woman in the sample stated that she thought such policies put a big responsibility on the employer and that employees don’t realize that what they are asking the employer to do is to pay somebody for doing half a job. Furthermore, when speaking about the availability of such policies at her own company, she claimed that she attempted to make her workplace “woman/mother friendly as possible;” however, she expected her employees to make “some financial sacrifices as well” (4:4; 1145-147). One female entrepreneur went a step further in stating “if it does interfere with my business operating effectively, then I would have to make some other plans...hire someone else” (6:6; 252- 254).

The women in the sample also experienced varying levels of work/family balance in their lives. Two women attempted to work part-time in order to achieve a balance. One woman found she was able to take paid maternity leave at her former workplace. Yet another female noted that her former workplace did not view family as a priority; they only cared about the bottom line, so it was difficult to find a balance. Another recalled that her boss abused her time and that she could never make it home at a reasonable hour. As a result of this, her children suffered.

Some women found that they were able to share their childcare responsibilities with their husbands. One participant noted that her husband always took care of the children, another

recalled trying to figure out with her husband who would stay home when a child was sick, and a third recalled staying home with the kids during the day when her husband worked and her husband staying with the children while she worked at a department store at night. However, some women in the sample also experienced staunch resistance from their partners with respect to work/family balance issues. One woman noted that her husband, “would have preferred [she] stayed working for the government...it was a really cushy job...but my dream was always to have my own business...” (4:1; 32-37). Another found that her husband “wanted food on the table and attention in the evening and [she] was busy writing reports at night” (3:3; 116-118). Yet another said that her career put a strain on her marriage because her husband had to “deal” with the children more often than she did, and that her husband didn’t necessarily believe in a woman being “barefoot and pregnant, but he felt that he should be out there working...” (8:9; 414-418). These statements provide some evidence to support Hypothesis H5, which hypothesized that self-employed women experience some difficulties in balancing work and family responsibilities.

As before, the women in the sample exhibited differing opinions on the notion of self-employment providing a solution to work/family balance issues. One woman noted that self-employment did not provide her with the kind of flexibility that she thought it would, that when you have “you own business...you are at the mercy of everybody...of your clients” (5:3; 113-115). One female reported that she believed that most women believed that self-employment would afford them with more time to spend with their families, but they do not realize that “you get to work your own schedule...any 80 hours a week you want to [and] that’s the joke” (4:3; 123-124). This also serves as evidence supporting the notion that self-employed women experience work/family imbalance, as suggested in H5. Conversely, another woman found that

she experience increased flexibility or what she called “convenience” in owning her own business (8:8; 361). Two female entrepreneurs found that having their own businesses, and especially having home offices, allowed them to balance their new business with their childcare responsibilities. Another stated that she realized “that a lot of business owners who are women have it all, because they can have employees doing things; they can have the ability to set time and actually have time for their families, while having employment and income” (2:8; 339-341).

### *1.6 Business Success*

It was believed that a woman would be more inclined to view self-employment as a solution if her business was doing well. Thus, all the female entrepreneurs and small business owners were asked to indicate if they thought their businesses were successful and how they measured that success. Participant #1 felt that she had experienced success in her entrepreneurial endeavors and measured that success by business sustainability, customer satisfaction, and her quality of life. Participant #2 also claimed that her businesses had been successful and she attributed that success to favorable markets and to business know-how. Participant #3 knew that she was successful when she was featured in a story in the Baltimore Sun newspaper. Besides citing recognition as a means through which she measured her success, Participant #3 also measured her success through personal satisfaction and happiness, and her ability to help children through her tutoring business. She also noted “financial success to me would be to be able to pay the bills and still be able to go on vacation and put a little bit of money in the bank” (3:6; 262-263). Participant #4 measured her success in many different ways. According to her, she felt “success the first day she decided to do it” (4:8; 348-349). She also measured her overall business success by its financial status. She noted that her business has experienced “quadruple

growth every year in revenues and 1000% growth in profit in 2008.” She also expressed a desire to continue growing in the future. Like Participant #3, Participant #4 also measured financial success by being able to pay bills, put away money for retirement, etc. This female entrepreneur also reported that she thought she was successful because she was able to set goals, meet them, and then exceed them. Finally, she measured business success through unbiased passion for the business. In other words, “If you would still do your business, even if you didn’t make anything; as long as you didn’t have to make money, you know if you could afford to not make money, then that’s... that’s success” (4:8; 359-361). Like the others, Participants #5 and #6 felt they were successful and measured this success by financial standing and business recognition. Participant #7 also measured her business success through sustainability and attributed that success to “plain old hard work.”

Unlike the other women, Participant #8 was not concerned with making money or growing her business. As she put it,

I care more about the community than about making money and so if I had to get out there and do things for free...because I do stuff in low income areas... so if I have to go out there and it will make a difference, then that is what I am going to do (8:4; 175-178).

Also, unlike those interviewed before her, Participant #8 measured her success by the networks she has amassed in her entrepreneurial dealings. Participant #9 also stood out. Like other female entrepreneurs, she reported that she was successful and measured this success through finances and brand recognition. However, unlike her cohorts, she had not yet achieved brand recognition and stated that this was now one of her goals. She resembles Participant # 8 in that she also measured business success through networks and the repeat business her networks provided.

Participant #9 separated herself from others by reporting a unique goal, an unheard measure of success: possessing an interesting job in old age. She stated that she would ultimately be successful when she achieved her goal of building “a company that would allow me to work my entire life if I wanted to, in something that is intellectually stimulating” (9:13; 575-576).

### *1.7 Self-Employment as Solution*

This paper’s third larger function, to determine if self-employment is viewed as a solution to barriers to advancement in mainstream employment, was also addressed directly. The sampled women were asked outright if self-employment was perceived as a solution to discrimination, job security, for example, and then asked if they would return to mainstream employment in the near or distant future. Self-employment was found to be a solution to females in a variety of ways. Participant #1 found that self-employment brought her flexibility, which brought her happiness, which influenced her to feel that self-employment was a solution. Participant #9 found that at first self-employment afforded her flexibility, but that later she found that she saw self-employment as a solution because “now she had something to offer” or that now she had the autonomy to express her ideas (9:10; 440). Participants #4 and #6 believed that self-employment was a solution to having a boss and expounded by stating that people who “hate [their] boss and... hate taking orders from someone ... mainly go into business for themselves” (6:5; 220-221). One woman found that she received more respect as an entrepreneur than as an employee, and that she viewed that as a solution as it aided her sense of individuality. Participant #3 may have provided the simplest, but most insightful interpretation of the notion of self-employment as a solution, when she says,

Most important about having my own business is that it unleashed my potential.

When I worked for someone else, oh, I am going to work hard because I always work hard, but I work for that other person. But then when I went out on my own, it was like wow, I am really going to do a good job now and you just keep wanting to reach higher and higher... it's a different feeling (3:10; 449-453).

When asked whether they have or would ever want to return to mainstream employment after having been self-employed, one female said that she was unsure if she would be a desirable candidate and three others expressed that generally they would only return to mainstream employment if they were required to do so financially. Participant #5 suggested that an individual who has been self-employed might not be attractive to an employer, because they may not make a good employee after having been their own boss. Participants #1 and #4 best summarized why women who are self-employed would not wish to return to being employees.

Participant #1 stated:

First of all, monetarily, I make more on my own and secondly, I have always said that because of the freedom, I couldn't go back to a working out of an office; commuting to an office every day. I can work in sweatpants. I can take a shower at four o'clock. I can put laundry in while I am working. And also it is amazing... I do think you work harder because there are actually no distractions (1:6; 281-284).

Participant #4 stated:

For financial reasons... well you know with the business or whatever, you know because I am responsible. I have bills to pay and I am not going to sit around on my butt, but I would definitely try to avoid it as

much as possible (4:11; 523-525).

#### *D. Non-Hypothesized Findings*

Some topics that were raised by this sample deserve special attention. These topics were not part of my theoretical model and therefore were not hypothesized or necessarily covered at length in the literature review. These topics are: female-owned businesses as a hobby, the socialization of women, and the need for a female worker to act like a man.

##### *1.1 Female Owned Business as Hobbies*

Three of women in the sample introduced the notion of the female-owned business as a hobby. Many women viewed other female business owners as hobbyists. One attempted to be humorous by saying, “Um at least they are not selling Mary Kay cosmetics on the weekend, you know?” and went on to say, “I don’t mean to be critical, but it’s a different mindset, right? (9:7; 331-332). The humor of this statement is lost as it was found that others echoed this idea. One female entrepreneur noted that if a woman runs her business part-time, she is legally not a business-owner, but a hobbyist. Furthermore, a distinction was made between women who started their businesses because they thought it would “make them rich and let them be at home with the baby all day” and those “true women entrepreneurs who are serious about their businesses” (4:6; 264-267). One of these three women found that, when looking back, she had treated her business as a hobby. She now associates with other “true women entrepreneurs.” She indicated that her fear of upsetting her husband by possibly flaunting her own financial success forced her to maintain a salary purposefully lower than his, which then manifested into her not treating her business seriously.

### *1.2 Socialization of Women*

Participants also described mothers who were good business role models and mothers who were not. Mothers who were good role models raised their children to believe that “women were not the same, but equal” (2:2; 85-86). Mothers who were good role models also believed that they could be an “inspiration” and taught their children by example, so that they “knew [from] watching that I worked hard and that I was very committed to work and I was committed to them, too” (8:9; 419-422). Interestingly, children of such mothers believed that they could do it all, simply because “they want it and it has to be a reality” for them (2:8; 341-343). Those mothers who were less than desirable role models were characterized as being hobbyists (See pg 63) and much of the blame is placed on “how you’re raised and how you were valued as a child and how your thoughts and opinions were valued as a child...” (9:13; 593-595).

### *1.3 Need to Act like a Man*

Another unexpected finding concerns the notion of the need for a professional woman to act as a man, and or the need to be strong minded. Mainly two participants, Participants #2 and #9, found that in their careers they experienced the need to act like men when they worked with men, or recalled that the businesses that were female-owned were led by “strong” women. A female CEO was described as being a “very strong individual” and according to Participant #9, as a result of this strength, “workers didn’t mess with her. None of the men messed with her. They knew that she was the boss” (9:2; 53, 81-82). Participant #2 recalled that when she worked in the real estate industry, she

found [her]self having to go into renovations and curse up a storm just to get people to respect me, because you can’t tell it over the phone, but I am about

5'1 and you could probably blow me over, so I would walk into a contractor's site and the men wouldn't listen to me so I would curse them out (2:4; 169-172).

So why do female entrepreneurs and small business owners need to be strong? Apparently, this is necessary in order to command respect. This was best explained by Participant #9 when she said,

You [knew] watching this woman at work and how strong of an individual she was... And how um... you know, people just listened to her. And frankly, being the owner is one thing...and we all know when someone is the owner or the president, people were, you know, sort of, behind their back, working against them. And nobody did that with this woman; everybody respected this woman. They didn't love her. Maybe you didn't want to invite her to dinner, but you respected her (9:13; 587-592)

## CHAPTER 5

### DISCUSSION

#### *Summary*

The purpose of this study was to discover if women currently experience a form of employment discrimination called the Maternal Wall and if, as a result, women viewed self-employment as a solution to maternity-based discrimination, choosing instead to become entrepreneurs and small business owners. Also, this study intended to determine if these women were successful business people and if they viewed self-employment as a solution to barriers and obstacles in traditional employment.

Three theories were used to examine professional women and their employment decisions: The Ideal Worker and Motherhood Norms, the Maternal Wall, and the Push/Pull Theory. The Ideal Worker and Motherhood Norms suggested that ideal employees are individuals who can dedicate almost all of their time to their professions and that these ideal individuals are men, as women are biologically predisposed to have a maternal nature and care for their offspring. The adoption of these norms has led to the prevalence the Maternal Wall, where, after returning from maternity leave, a female professional is no longer considered for promotions, or they are limited to part-time positions, no longer receive important assignments, or suffer unadjusted workloads. The Push/Pull Theory spoke to entrepreneurial motivations and suggested that professional women were either pushed or pulled into self-employment, by push factors like organizational restructuring or pulled into self-employment because of a need for autonomy. The major findings were as follows:

Hypothesis H1a: Female entrepreneurs who held professional and or managerial positions during their time in the formal labor force encountered stereotypes and may believe

stereotypes that suggest good mothers are home-oriented: concerned primarily with maintaining the home and caring for children.

H1a was partially supported. None of the participants stated specifically that she encountered stereotypes, implying that women who are good mothers are primarily concerned with caring for their home and families. However, participants did experience other kinds of stereotypes concerning work and gender. Many women recounted comments made to them about their marital status and their ability to do their jobs, such that married, professional women were expected to check with their spouses before they traveled for work. Others recalled that some of their male coworkers thought that women did not need to work, or did not need to work very hard if they were married, as they expected the husband to generate the majority of the family's income.

Hypothesis H1b: Female Entrepreneurs who held professional and or managerial positions during their time in the formal labor force encountered stereotypes that suggest career-oriented women are materialistic and lack a maternal nature.

H1b was not confirmed in any way. None of the participants mentioned encountering stereotypes about career-oriented women being materialistic or lacking a maternal nature.

Hypothesis H1c: Female Entrepreneurs and small business owners who are also mothers feel that both motherhood and employment and career success are equally important parts of their self-concept.

H1c was not confirmed. Only three of the nine women in this sample described loving their children and also having an intense desire to return to work after childbirth. A majority of the women felt that women had to choose between their careers and their families. Two women thought that if a woman had specific goals to achieve within her career, she should remain committed to those goals. Otherwise, she should stay at home and take care of her family. Four of the participants were evenly divided in their belief that women should either be work-oriented

or family-oriented. Two felt that family should come first and two felt that they needed to work and have challenging assignments.

Hypothesis H1d: Female entrepreneurs and small business owners have encountered Bias Avoidance Behaviors in their past and agreed with the use of these behaviors.

Hypothesis H1d was rejected. Most of the sample did not agree with the use of BABs.

Two women said that family should come first. Three of the nine women took maternity leave.

Of the six participants who did not take maternity leave, four believed there should be no penalty for taking maternity leave or returning to work part-time.

Hypothesis H1e: Female entrepreneurs and small business owners have employed Bias Avoidance Behaviors in the past.

This hypothesis was also only partially supported. Female entrepreneurs and small business owners were more likely to engage in Unproductive BABs, than Productive BABs.

Many women did not remain single for their career nor delay childbirth. However, a number of women discussed their regret in missing their children's childhood overall.

Hypothesis H2: Some female entrepreneurs who held professional and managerial positions in the past felt "pushed" and/ or "pulled" into self-employment and will have found both to be relevant to their decision to become self-employed.

Hypotheses H2 was partially supported. Seven of the nine participants reported either being pushed or pulled into self-employment. Women who identified themselves as being pushed into self-employment reported being pushed out by competition from other females for promotions, worked in high stress level positions, and felt an imbalance between work and family responsibilities. Women who identified themselves as being pulled into self-employment were pulled by a need for autonomy or dissatisfaction with their incomes. However, none of the participants reported experiencing both push and pull factors in their decision to become self-employed. Instead, some of the participants reported other motivations for self-employment. One

woman noted that she enjoyed the versatility that owning a business provided her. Another was motivated to find more flexibility within her schedule in order to see to the medical needs of one of her children. Others reported they harbored a desire to become self-employed for many years.

Hypothesis H3: Female entrepreneurs and small business owners will have encountered the notion that they lack confidence due to their lack of entrepreneurial and managerial experience, both generally and specifically when applying for loans from banking institutions.

Generally, H3d was not proven. Only one participant claimed that she had problems with operating capital. She found that she was unable to pay herself a salary when she first started her business. Most of the self-employed women in this sample used personal capital to start their businesses. Furthermore, the women in this sample did not exhibit a lack of confidence in their interactions with financial institutions. While most simply denied that this was ever a problem, two women explained that they did not lack confidence, because they possessed backgrounds in business and/or finances or because they were brought up to be confident.

Hypothesis H4a: Some female entrepreneurs and small business owners will have encountered difficulties in locating investment opportunities and had to rely on social capital due to their inability to access appropriate professional networks.

Generally, Hypothesis H4a was confirmed as seven of the nine participants listed networks as being an obstacle to self-employment. However, the hypothesis' prediction about the relationship between capital and a self-employed woman's ability to access professional networks were not confirmed. None of the seven women who listed networking as an obstacle related it to their financial prowess in business. Most expressed an aversion to the act of networking.

Hypothesis H4b: Female entrepreneurs will prefer to work with and associate with other women and as a result belong to female dominated professional and community based networks.

Evidence for H4b was found. Only one participant stated that she belonged to networks comprised of both men and women. Most women claimed to associate exclusively with other female entrepreneurs and business owners. Women in this sample belonged to organizations such as the Women's Business Enterprise National Council and the National Association of Women Business Owners.

Hypothesis H4c: Female Entrepreneurs will have been a part of a mentoring relationship either in their former workplaces or while being self-employed and view these relationships as being valuable.

H4c was supported. Only one woman reported not having been mentored during her career, either as an employee or as an entrepreneur. Both men and women, in both formal and informal settings, mentored the participants. Four women acted as mentors. These women often mentored individuals within their communities or individuals who were also entrepreneurs. Four women were mentees. They were guided in such subjects as business planning and growth. All eight of the women who had experience with mentoring relationships expressed taking something significant away from that experience.

Hypothesis H5: Like professional women, female entrepreneurs and small business owners will experience difficulties in managing their work and caregiving responsibilities.

This hypothesis was not confirmed. Only three female entrepreneurs or small business owners reported having difficulties in balancing their work and caregiving responsibilities. Interestingly, these three women experienced staunch resistance from their husbands regarding their businesses. One participant found that her husband would have preferred that she stay in her government job because she did not work many hours there. Another participant recalled that her husband resented the amount of time he had to spend caring for his children and felt that he should be working.

## *Discussion*

Overall, this study has found that within this sample, barriers such as the Maternal Wall were not present in workplaces and may not be the explanation for the increase in female entrepreneurial activity in this country in recent years. This study shows that, at least within this sample, women exit traditional employment settings and transition into self-employment because of a desire which remains unmoved throughout most of their careers. Obstacles that previous research have deemed especially bothersome to the female entrepreneur or small business owners were not viewed as significant problems. Finally, female self-employment was identified as a solution in the sense that women saw entrepreneurship as a means to balance their work and family responsibilities.

In the results chapter, my findings were reported as a number of themes or factors in a particular order. They were reported this way because my model for analysis attempted to answer each broad research question (if professional women experience discrimination in the workplace, if this discrimination or some other factor motivated them to become self-employed, and if such women perceive self-employment as a solution) by identifying how each factor's influence on the female's self-employment decision was contingent upon the previous factor's influence. For example, a woman's experiences with obstacles in entering into self-employment could influence her perception of, and satisfaction with, self-employment. Recall that in the literature review I noted that the theories relied upon in this study were not mutually exclusive and that both the questions addressed in this paper and the theories applied to answer them could be seen to overlap. However, for the sake of the simplicity of the literature review, each concept was examined separately. Here in the discussion, the influence of each barrier or each obstacle

upon the female worker is considered to be contingent upon one another. By looking at the data collected from this research in this way, a picture of the female entrepreneur and small business owner's journey from mainstream employment to self-employment emerges.

Consistent with previous descriptions of the female entrepreneur in academia, the average female entrepreneur or small business owner in this sample is a white female, in her 40s, married with two children. She would have worked in a number of jobs, in a number of industries (usually in a managerial position) before becoming self-employed. Previous to self-employment, she often worked in organizations that utilized teamwork, whose management teams were dominated by both males and females, but were not very diverse.

Most of the women did not personally experience differential treatment in their former workplaces, but some witnessed it, and those that witnessed discrimination worked in organizations that were not headed by women, but rather in workplaces dominated by male managers. One woman who worked in a corporate setting found that women at her company were hired to fill diversity quotas and because of their looks. Years after the fact, she found out that the man who eventually hired her originally wanted to hire another woman because he was sexually attracted to her. She found it "had nothing to do with [her] work whatsoever" (7:3; 111-119).

As most of the women did not personally experience differential treatment at their former workplaces, a majority (five of the nine women) did not experience gender-based stereotypes. Four women did experience such stereotypes. However, most of the stereotypes related in the interviews were not specifically about women being good or bad mothers as hypothesized in H1a and H1b. Only one woman remembered a male colleague commenting that he and his wife felt that it was good for someone to stay at home (5:3; 121-128). As such, this study did not confirm

previous research by Drago (2007) and Gatrell (2006), who suggested that women in managerial and professional positions could be expected to have encountered ideologies related to the Parsonian and Preference Theories or the Motherhood and Ideal Worker norm. However, the stereotypes that were reported were based on employment and the marital status of women, specifically. One woman recounted that a male colleague asked her if her travel plans would be ok with her husband. Another was told by her superior that, despite his higher position, she almost certainly had more money than he did, because her husband was an executive as well. Thus, he was insinuating that she would be inferior to him, if not for her husband's socioeconomic status. Another was asked why she needed to work because her "husband was an engineer [and] had a good paying job," so she "didn't need to work" (7:5; 195-197).

Some of the participants confessed that they themselves believed in similar stereotypes about female workers. Most representative of this was the notion that, "there was something wacky that happens in our brains when those baby hormones [are released] it seems and [women] generally are not as productive and you know, of course once the baby comes they're focus is not on work" (4:2; 75-83). She also believed that the biggest problem with hiring women who had just graduated college was that after training these young women, they would marry, have children, and then leave the firm. According to her, "it puts a big burden on the employer to have spent all that time and money and energy to get you trained up to be a productive member of the team and then you are gone" (4:2; 101-102). This is an unexpected result, as none of the previous literature I reviewed suggested that women would experience such stereotypes from other women. Many of the women in this sample worked in some type of managerial position and possibly these stereotypes were born from personal experience.

The women in this sample generally felt that they had opportunities for advancement available to them. Most noted that in order to advance their position, one would have to take initiative, work hard, and improve one's education. So, if women were not prone to self-employment due to a lack of opportunities, perhaps the answer could be found in barriers. When the participants were asked specifically about the barriers to advancement they experienced in their former workplaces, the participants who had worked in corporate settings recounted examples of barriers. The woman who had worked for a large telecommunications company found that her female colleagues left that company, because they felt they could not contribute their ideas to the company; that they were not afforded responsibility or respect. The woman who worked in the nuclear sector felt that she was blocked because she was a "black female," and because she was in "a clerical position going to college to get [her] degree" (8:3; 105-108).

What would then follow is that the Maternal Wall or maternity-based barriers would affect a women's decision to transition into self-employment. Four women reported experiencing, witnessing, or knowing of occurrences of such barriers. The participant who worked in utilities in the nuclear sector also witnessed gender being considerations in hiring decisions. She recalled that,

I was... on many different interview panels and interview assessments... and there were all types of conversations about women... who may be expecting or planning to have children in the future and you know, they tried to base a lot of their decisions on... on things like that (8:5; 195-202).

This is a prime example of what Gatrell (2006) described as the Maternal Wall, and what is, as the participant noted, illegal behavior. The hiring committee based their decisions on whether the female applicant was pregnant or if she planned to have a family in the future,

knowing that their criteria were unscrupulous and yet they continued with their actions. This participant provided further evidence in support of Gatrell, as she reported that during her time with the same company, she received a bad performance evaluation because she took time off to attend her children's doctor's appointments and school events. Another participant also expressed experiencing a work/family imbalance, as she perceived that she would have to work a less appealing job because she now, as a mother, required a more flexible schedule. She found that,

if you wanted to be a woman in... if you wanted to be a woman that wanted flexibility and wanted to work part-time, you had to have a sort of a clerical... you couldn't have a real job at that point (9:3; 98-100).

This evidence confirms Gatrell's (2006) theory that in experiencing the Maternal Wall, women will find that they work in less than favorable conditions and suffer when balancing their work and family responsibilities. Essentially, this woman had to choose between a clerical position, one that she was no doubt overqualified for, and the flexibility she required to raise her children. Unfortunately, these are the only participants who provided evidence to support of Gatrell's notion of the Maternal Wall. Seven other participants did not report such difficulties.

Moreover, one participant claimed that she did not think that the problem professional women faced was the Maternal Wall and being "mommy-tracked," but that the real issue lay between women and their "mommy wars." "Mommy wars" were described as the phenomenon in which working mothers put down or otherwise mistreated nonworking mothers. While she did not provide an explanation of the origin of these wars, one can speculate that working moms resented nonworking mothers, because they are not presented

with the same stressors, be that a lack of opportunities or work/family balance issues.

Perhaps, Gatrell is mistaken and it is not that women are only limited by the ideologies of men, but that women also suffer from sedition from their own.

If these women, as a whole, did not experience gender-based stereotypes, a lack of advancement opportunities, barriers to advancement or the Maternal Wall, what are the motivators for self-employment? Logically, the next themes to investigate were Push/Pull Factors and other motivators for self-employment. Were these women pushed, pulled or motivated by some other factors? Seven of the nine participants reported experiencing some either a push or a pull factor in making their self-employment decision. None reported feeling both pushed and pulled. Their responses gathered fall into line with previous research on push/pull theories. Women who reported being pushed were pushed out by competition from other females for promotions, working in high stress level positions, and experiencing an imbalance between work and family responsibilities. Women who identified themselves as being pulled into self-employment were pulled by a need for autonomy or dissatisfaction with their incomes. More interestingly, these female entrepreneurs and small business owners offered motivators that were not predicted by the literature review. Many reported a need for flexibility. These women felt they would find flexibility, or rather versatility, in owning their own businesses, in being what I would consider the visionary. Others felt they would find flexibility in being able to manage their schedules around all their responsibilities. But more often than not, the female entrepreneurs and small business owners interviewed for this study claimed that they possessed an innate desire to become “business women.” It was best put when one woman said, “I knew when I went to college, out of high school, that I wanted to someday own my own

business...” (4:5; 204-205) and when another said, “I think it all has to do with motivation and the desire and feeling very confident about being able to do it all” (6:2; 91-92).

So the decision to become self-employed has been made, but the journey does not end there. One actually has to do it, and then the question becomes, what obstacles do females face in entrepreneurship and small business ownership? Previous literature suggested that access to capital, networks and mentors and work/family balance are obstacles that cause women-owned businesses to falter. Constantinidis et al. (2006) found that women in their sample felt that because of their previous work history, they lacked the managerial and professional experience as well as financial competence, and that these factors affected their businesses negatively. The female entrepreneurs and small business owners in this sample generally did not experience problems with accessing capital. Only one participant recalled having issues with operating capital when she first started: she could not afford to pay herself a salary for the first few years. Most used personal capital to start their businesses. None of the women exhibited fear in applying for loans or in their interactions with financial institutions either. The responses of this sample refute Constantinidis’s findings as two women stated that their professional backgrounds, especially those who were in finances, afforded them with the confidence and knowledge to manage their businesses finances. They claimed they possessed a kind of ‘I can do it all’ attitude.

Access to networks was also found to be an obstacle to female self-employment by Constantinidis (2006). His team found that a significant percentage of women did not have access to professional networks and associations and that this would especially affect a female entrepreneur’s ability to acquire information about financing opportunities. Again, this was not found with this sample. Seven of the nine participants also listed networks as being an obstacle

to self-employment, but none of them related networking obstacle in accessing finances. At least two females noted that they simply found networking distasteful or that they were naturally introverts and therefore found it hard to network. One woman had a unique situation. At her former workplace she was required to sign a four-year non-compete agreement, so her networking capabilities were severely limited when she eventually decided to leave the organization. In general, the women in this sample did not experience networking as an obstacle in their self-employment, as seven of the nine women I interviewed also reported that they had access to networks. Therefore, while the women did not enjoy networking, they did not view it as a significant obstacle in engaging in entrepreneurial activities.

As with the female business owners' motivations for self-employment, these women reported obstacles that were not identified in the literature review. Intriguingly, this sample of female entrepreneurs and small business owners experienced resistance from their spouses when they pursued self-employment. The some of the most striking comments were gathered with respect to this apparent obstacle. I think what is very significant is that the research I conducted on obstacles in female self-employment did not touch on spousal resistance as an obstacle, as this was not the only experience recorded. Another woman found that her business took a toll on her family when her children where young, so she decided to sell the business. Finally, another interesting obstacle that was identified in the interviews was the lack of mentors. Did this sample suffer from a lack of mentorship and did that affect their businesses?

A lack of mentorship proved not to be a known obstacle. Only two participants reported never having mentors. The women in this sample had both formal and informal mentors, attended classes and enlisted into mentoring programs. They were mentored by both

males and females and even sought the council of life coaches. All of the women who reported being a mentee said that their mentors provided them with the opportunity to amass industry distinct skills, and that their mentors stressed the need for marketing and networking, especially letter writing. Most women also served as mentors to other women. Some of those who mentored did so because they were good at it or because they happened to find themselves in that situation, but some became mentors because they saw passion in another female entrepreneur. Some women mentored because they met women like themselves and felt the need to guide them along their journey of self-employment.

It is important to note here that a possible reason why most women in this sample did not experience the obstacles as described by Bruni et al. (2004), Catley and Hamilton (1998), Walker and Webster (2007) Fielden and Hunt (2006), and Constantinidis et al. (2006), is privilege. Privilege is a sociological concept describing the unearned advantages enjoyed by members of one group as opposed to another. Examples of privilege include White privilege, male privilege, and heterosexual privilege (Johnson, 2001). I view this sample as being privileged in a number of ways as privilege can come from gender, race, education, socioeconomic status, religion, etc.

Primarily, this sample could be viewed as being privileged with regard to their race<sup>2</sup>, education, and socioeconomic status. As noted above, the average female entrepreneur or small business owner in this sample is a white female in her 40s, married with two children. She would have worked in a number of jobs, in a number of industries (usually in a managerial position), before becoming self-employed. All of these women were highly educated as well. The fact that all of these women were highly educated could help to explain why my findings are in conflict

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<sup>2</sup> Constantinidis et al. did not report demographic characteristics like race, in his study. With respect to race and socioeconomic status, I will be referring to the participants in my sample as compared to themselves.

with Constantinidis'. With his sample he found that those women with less education had more problems with accessing finances. None of the women in my sample had less than a bachelor's degree, some had PhD's. But as you know, not everyone has access to higher education.

Education can be seen as a source of privilege, as throughout history many groups were made to be underprivileged because they were denied access to education. So one can conclude that those female entrepreneurs who had no trouble accessing finances to start their businesses were those women who were privileged enough to obtain higher education and that is why my sample differs from Constantinidis' et al<sup>3</sup>.

My sample may also be privileged as compared to other female entrepreneurs and small business owners as many of them were white women, who were married and who had worked in high-paying positions before becoming self-employed. White privilege, or the privilege that is associated with belonging to a particular race, i.e. Caucasians, may explain why the only participant to report experiencing the Maternal Wall in her former workplace was a woman of African American decent. It is possible that more African American women experience such discrimination. Also, most of the women were married and had previously held high-paying jobs. It is possible that this socioeconomic privilege, i.e. possibly having money saved and having a husband to help support the family, may explain why the women in this study did not encounter major obstacles when starting their own businesses. This however, is beyond the scope of this study.

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<sup>3</sup> Privilege may also be able to help explain differences between my sample and Constantinidis with respect to access to finances and managerial experience. As noted above, most of the women in my sample had some sort of managerial experience before self-employment. Women in Constantinidis' sample with more managerial experience had more access to finances for their business.

Female self-employment cannot be proposed as a solution if female owned businesses are not successful. All nine participants felt that their businesses were successful. Each was asked how they measured that success. As noted in the results chapter, the participants exhibited a wide array of measures for business success. Of course, there were those who measured their business success financially. Only one woman reported extensive financial success. She claimed to have experienced “quadruple growth every year in revenues and 1000% growth in profit in 2008” (4:8; 355). Others were more practical and measured financial success by being able to pay bills, put away for retirement, to go on vacation and put a little bit of money away in the bank. None of these women expressed the desire to be millionaires; most seem to pursue a comfortable, middle-class standing. In line with this, other women in this sample reported that they considered themselves successful because they had achieved sustainability (or that they will be successful when they achieve this).

In talking about entrepreneurial success during the interviews, what soon became evident from the responses was that it might be important to look at those businesses that may not be operating at their full capability. Three of women in the sample introduced the notion of the female-owned business as a hobby. Many women viewed other female business owners as hobbyist. As one woman poignantly put it, “Um at least they are not selling Mary Kay cosmetics on the weekend, you know? I don’t mean to be critical, but it’s a different mindset, right?” (9:7; 331-332). Hobbyists were seen to own businesses in order to get rich while working part-time, so that they may stay at home with their children. These female entrepreneurs and small business owners also believed that women who worked at their businesses part-time were not legally considered business owners. Thus, a female-owned business can be successful in many ways; however, those that are not operating at their full

capacities, i.e. treating their businesses as a hobby, may not be perceived as true businesswomen.

Lastly, self-employment must surpass work/family imbalance issues to be classified as an actual solution. Two female entrepreneurs reported that self-employment did not provide her with the kind of flexibility that they thought it would; that they were “at the mercy of everybody...of your clients” (5:3; 114-115). They believed that most women believed that self-employment would afford them more time to spend with their families, but they do not realize that “you get to work your own schedule...any 80 hours a week you want to [and] that’s the joke” (4:3; 123-124). However, a majority of women did find flexibility in self-employment, suggesting that the solution theory is plausible. Some reported increased flexibility or “convenience” (8:8; 361). Other female entrepreneurs and small business owners felt “that a lot of business owners who are women have it all, because they can have employees doing things, they can have the ability to set time and actually have time for their families, while having employment and income” (2:8; 339-341).

All of the preceding themes or factors were seen to connect in a manner in which each influenced the other, in a chain, to provide a logical progression of a professional woman into self-employment, concluding with the answer to the question: Is self-employment a solution to the barriers that women may face in mainstream employment? In connecting the themes to one another, what became apparent was that the women in this sample did not experience explicit discrimination or barriers in their former workplaces, nor did they experience significant obstacles in entering into self-employment. All of the women in this sample reported business success and most found a level of flexibility in managing their work and family responsibilities in owning their own businesses.

Therefore, the last theme connected to this chain would be the female business owner's personal assessment or definition of the solution. Five of the nine participants explicitly stated that their businesses were solutions in some shape, fashion, or form. These women found that they no longer had to answer to a superior; they were their own superiors, and in this, entrepreneurship was a solution to being an employee. Self-employment was also cited as leading to increased individuality, as being one's own boss, having strategic control. Others emphasized flexibility again. Some found that self-employment afforded them with respect. As businesswomen their opinions were valued, they were no longer the worker bee, the employee, but seen as a leader. Participant #3 may have provided the simplest, but most insightful interpretation of the notion of self-employment as a solution, when she says, "Most important about having my own business is that it unleashed my potential.... it's a different feeling" (3:10; 449-453).

Self-employment as a solution was also measured through the female entrepreneur or small business owner's desire to return to mainstream employment. At the time of the interviews, two women had already returned to being employees. However, most expressed a great desire to remain self-employed. These women deeply valued the flexibility self-employment provided them in their daily activities. As one woman put it "I have always said that because of the freedom I couldn't go back to a working out of an office...I can put laundry in while I am working." (1:6; 281-284). Most stated that the only way they would be forced to return to working for a living would be the need to meet financial responsibilities. "I am responsible. I have bills to pay and I am not going to sit around on my butt" (4:11; 523-525).

Thus, overall, is self-employment a solution? Apparently, this depends on what solution self-employment resolves. As my analysis has revealed, women in this sample, representing women currently living and working on the east coast of the USA, did not face discrimination based on maternity or sex. Most felt that they had opportunities to advance within their former workplaces. Yet, they had the desire to become entrepreneurs. They also had the knowledge background, the financial capital, and the connections (in the form of networks and mentors) to enter into self-employment. Their entrance was virtually obstacle free. And all of the women reported business success. So how can self-employment be a solution to a problem that doesn't exist? Truthfully, it can't. However, almost each and every participant found some way in which they perceived self-employment as key to their professional and personal happiness. First of all, every participant reported satisfaction with her business. None felt she was unsuccessful. This could logically affect how they perceived self-employment, as any instances of business failure would likely be reported when considering entrepreneurial activity as a solution. Secondly, many women felt that self-employment brought them a level of flexibility within their professional and personal lives that seemed to be otherwise unattainable. Finally, none of them wanted to return to being employees. All of the female entrepreneurs and small business owners in this study desired to remain self-employed and would only sell their businesses if they were required to for financial reasons. Hence, I conclude that despite the manner in which the professional women arrived at the decision to enter into self-employment, upon becoming an entrepreneur or small business owner, the woman will find benefits to self-employment that will influence her to perceive self-employment as a solution and that she will largely resist returning to mainstream employment.

### *Limitations*

There were several limitations to this study. First, as this a qualitative study; only nine participants were interviewed. In addition, all of the participants resided in Philadelphia and Maryland. As such, the experiences and opinions featured in this research may not be applicable to all female entrepreneurs and small business owner, in all parts of the country. Also, the results of this study are not applicable to international female entrepreneurs and small business owners, as women overseas have access to different resources, barriers, and ideologies compared with American women. In addition, the race of the participant was not factored into the analysis. Furthermore, a majority of the women in this study were married. Not all female entrepreneurs are married and so this sample is not a good representation of the population at large. As race was not recorded in the results, one can only speculate as to the racial make-up of this sample. Thus, this study is not representation of the businesses of all female entrepreneurs and small business owners. Female Hispanic, Asian, African American and White businesswomen undoubtedly experience varying levels of discrimination, motivations and barriers to self-employment, as well as varying levels of business success and work/family imbalance. Finally, male entrepreneurs were not included in this study. Males were purposefully excluded from the study as the two theoretical perspectives utilized in this study: the Maternal Wall, and the Motherhood Norm, focused on women. Nonetheless, it is possible that male entrepreneurs could experience some of the obstacles in self-employment that I explore with my female sample. However, my findings are not applicable to this group.

The study may also be limited in the perspectives it utilizes. The study may not have take into account a body of work that might enrich the analysis. The male entrepreneur and

comparative data are briefly reviewed, yet this study looks at entrepreneurship from a completely female perspective. An analysis of gendered perspectives of work might provide a better understanding of the participants' responses to certain topics, like stereotypes and Bias Avoidance Behaviors. Such an analysis was neglected, as the scope of this study is broad and perhaps overly enthusiastic.

Finally, it is entirely possible that because of my limited background or training in qualitative research, I may have misinterpreted my results. The particular presentation of my findings was an attempt to develop a theory of self-employment as a solution by connecting the concepts and themes in a logical form. This study looked at many variables to attempt to answer three somewhat complicated questions. Undoubtedly, a number of additional variables could have been explored and a number of models could be construed from the data.

### *Future Research*

Due to the wide range of responses generated by the interview instrument, there is a multitude of avenues for further research. Future research should be sure to acknowledge the limitations of this study and narrow the scope of its analysis. Groups of elements influencing female entrepreneurship can be investigated in separate clusters. One of these clusters could involve a full description of the demographics of female entrepreneurs and how that relates to their experiences. One participant noted that she was exposed to stereotypes based on her geographical background; she was seen only as a southerner. Another participant recalled being exposed to less than enlightened reactions to her religious beliefs. Others reported statements concerning race and age. None of these factors was examined in any depth in this study and this simple data could be used quantitatively to analyze their influence over the self-employment

decision. In addition, as noted in the results section, many of the participants in this study were married. Unmarried entrepreneurs and small business owners will likely not report the same kind of work/family balance issues as married women. Thus, future research should look at the race, age, gender, marital, and religious status of entrepreneurs and how those characteristics are associated with outcomes such as entry into self-employment and business success.

The notion that the Maternal Wall is less significant than what was termed “Mommy Wars” should be explored further. None of the research I reviewed discussed maternity-based, discriminatory beliefs being harbored by women against women. The idea that working mothers harbor some ill will towards nonworking mothers was introduced in this study, but an explanation of this phenomenon was not obtained from the participant. It is possible that “mommy wars” involves pitting women who adhere to the Motherhood Norm (i.e. exiting employment for motherhood) against those women who believe in the Ideal Worker Norm (i.e. maintaining employment throughout motherhood). Causality can flow in both directions as working mothers can view nonworking mothers negatively and vice versa. A study could be designed to investigate the prevalence and direction of this kind of conflict.

Similarly, professional women who feel women are less functional as employees after childbirth could be explored further. Possibly, as women have entered the ranks of management, they have assumed the beliefs of their male counterparts and identify with their viewpoints. Also possible is that as women move into these positions, they witness the changes in female workers firsthand as they enter into motherhood. As one participant stated, there is something “wacky” that happens to a woman when she has children. This idea could be developed further.

Future research should investigate the notion that some businesswomen are hobbyists. This was also a new concept introduced in the interviews as a by-product of the questioning.

While some women perceived women who sold Mary Kay cosmetics as legitimate businesswomen and saw them as inspiration, others felt that such women were hobbyists, part-time businesswomen, who were not serious about their businesses. A study should be conducted to explore how these perceptions of other female businesswomen are created, and if there is some truth to the idea that a business that is owned part-time is not legally a business, but a hobby.

While an attempt to explore business success was made, a true measure of this was far beyond the scope of this study. Future research should investigate further business success and failure. All nine of the participants in this study felt that their businesses were successful; however, only perceptions of success were recorded, as this was a qualitative study. Therefore, future research should look at business success quantitatively, as through annual revenue, etc. Also, as all of these women perceived themselves to be successful, it is possible that this is why these women generally did not report experiencing many obstacles in entering into self-employment. Undoubtedly, what would be informative would be to study women who unsuccessfully attempted to become entrepreneurs to discover what obstacles can prevent women from being successful in entrepreneurship.

Finally, women in this study indicated that they were raised to have confidence in themselves and that this remained with them in their careers. They also indicated that women who were in high-powered positions, like the president of their own company, exhibited a great deal of strength. These women were characterized as being strong individuals. Future qualitative research could investigate why female entrepreneurs and small business owners need to be strong, and if that strength can be linked to socialization by their mothers. Also, along those lines, future research may be interested in investigating measures of self-esteem and female

entrepreneurs. Does this notion of strength within a businesswoman have any relation to the self-esteem of such a woman? Or do levels of success or failure influence a businesswoman's self-esteem and if so, how? Or is it possible that one's success and or failure in entrepreneurialism can be affected by one's self-esteem?

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## APPENDIX A

### Semi-Structured Interview Questions

#### Background of participant

What is your name, age?

Can you tell me a little about your professional background?

Prompts: What level of education have you had?

What is your work history?

Can you tell me a little about your personal background?

Prompts: Do you have children?

Are you married?

Description of Former Workplace (i.e. last corporate job before self-employed, or last temp/ non-salaried job before becoming self-employed)

Describe the make-up of your peer group at your former workplace:

- Race
- Gender
- Occupation/ Position
- Organizational Hierarchy
- Salary Range

What sector/ what industry was the position/job in?

Did the organization use teams or was it all individualized work?

In the former workplace, were there women in high-powered positions? If so, what were they?

What was your salary?

Was the former workplace union or non-union?

Do you have any knowledge of the educational background of your co-workers?

### Perceptions at Participant's Former Workplace

How were women perceived in your former workplace?

Prompt: For example, did a representative of the Employer, a supervisor or manager, or fellow employee [indicate which and the sex of the individual] at your former workplace make comments specific to the work of female workers?

Did any men at your former workplace make comments about women who were on maternity or on flexible schedules because of their child care responsibilities?

Did they make comments about or insinuate that childcare responsibilities of female workers hindered their productivity?

How do you feel about such comments, statements, perceptions, stereotypes?

### Perceptions of Opportunities and Reason (s) for Leaving the Workforce

What opportunities for advancement did you have at your former workplace?

How available were those options?

What did you have to do to achieve your employment goals?

Did you feel those goals or opportunities were at all blocked? And if so, how?

Why did you leave your former position?

Did you ever feel like you were put on the "mummy track"? [If participant does not have children, question will not be asked.]

Did you feel pushed into entrepreneurial activities or small business ownership? Explain.

Did you feel pulled into entrepreneurial activities or small business ownership? Explain.

Did you ever consider not working because of your children? [If participant does not have children, question will not be asked.]

### Entrepreneurial Activities/ Small Business

Can you tell me about your entrepreneurial activities and or small business? When was it established? How was it started? How long have you had your own business?

What made you start your own business?

Prompt: Individual goals or to achieve long-term growth and profitability?

What were the barriers or obstacles you faced in pursuing your own business?

Prompt: A lack of business knowledge and skill? A lack one or more of the following: confidence, credibility, role models, mobility, networks, or the ability to be flexible because of family and domestic responsibilities?

What about the socio-economic status of women?

What about access to networks and support?

Is your business successful? [Indicate how the participant measures success.]

Why is your business successful?

Prompt: Do you use e-coaching?

Do you work in “clusters” or work together for the mutual benefit of the entire staff?

Were you part of a mentoring relationship and or do you use mentoring relationships in your business or entrepreneurial activities?

Describe the organizational culture and training and development practices associated with your business or entrepreneurial activities.

Why do you use these practices?

Are you a part of an organization/association for female entrepreneurs or small business owners?

Are you happy / content with owning your own business or engaging in entrepreneurial activities?

Do you feel pursuing entrepreneurial activities or owning your own business was a solution for you? In what way? Why?

### Perceptions of Bias Avoidance Behaviors

Please tell me if you agree or disagree with the following statements and explain why:

It is ok to ask for a reduced workload load because of family obligations.

It is ok to ask for maternity leave when on the promotion track.

One should stop pursuing advancement or more responsibilities in one's career for a new child.

One should return to work soon after having a new child, when employed in a managerial or professional position.

One should plan the birth of a child around one's career.

One should plan to delay having a child in order to achieve career goal or goals .

It is ok to plan to have fewer children than you may have wanted to in order to elevate your career.

I feel there is a lack of time during the day to accomplish all desired tasks

## Bias Avoidance Behaviors

Please tell me if you ever engaged in any of the following behaviors:

Have you ever asked for a reduced workload when you needed it because of family obligations?

Have you ever asked for maternity leave?

Have you ever asked to work part-time or for a different position because of a new child?

Did you come back to work sooner than you would have liked after having a new baby?

Did you miss some of your children's important events when they were young because of work obligations? (Both before and during self-employment)

After having one child, did you delay considering having another child, because of work obligations?

Did you stay single to have a successful career? (I think this should be before all the questions about children.)

Was work a factor in relation to your decision to have a child or children?

Did you have fewer children than you wanted to have because of work obligations?

Did you plan the birth of a child around your career (i.e. you planned to have children later or earlier in life)?

How did you balance work and family as an entrepreneur?

Lastly, can you think of any other people who would be interested in taking part?

## APPENDIX B

### Work History

<b>Industry</b>	<b>Position</b>	<b>Years in Position</b>
Financial	Mutual Funds Accountant	1
Communication	Benefits and Compensation Administrator	3
Human Resources	HR Director	5
Retail	Management	20
Racing	Administration/Management	Unknown*
Public Sector-Education	Teacher	Unknown*
Public Sector-Government	Trainer	Unknown*
Utility-Nuclear	Unknown*	20
Public Sector-Government	IRS auditor	Unknown*
Public Sector-Education	Teacher/ Specialist	12
Private Sector- Education	Specialist in Educational Testing	Unknown*
Trade/Craft Shows	Event Planner	Unknown*
Utility-Telecommunications	Operator	Unknown*

Finances	Proposal Graphics	Unknown*
Marketing	Designer	10+
Apparel	Subcontractor	Unknown*

\*Not Reported by Participant

\*\* Some Participants worked in more than one industry

## APPENDIX C

### Description of Former Workplaces

Every participant reported a complete lack of diversity at former workplaces. One participant was the only minority on her team. Only one other participant recalled working with individuals of Indian decent. With four female entrepreneurs, the management teams at their former workplaces were characterized as being dominated by white males in their forties to sixties. Management positions in both the racing and utility industries were described as being saturated with males. If females were found in managerial positions, these positions were often found to be more non-technical nature. This is understandable, as both industries tend to employ individuals who had a particular background: with horse racing it is knowledge and experience with horses; with the nuclear sector, many employees came from the Navy. Both backgrounds are dominated by males, and therefore so are these industries. Notwithstanding this, one former workplace was owned and run by a woman and another workplace was owned by a couple; however, the woman ran the business.

The rest of the sample reported working in or knowing women who worked in high-powered positions within their former companies. Indeed, four participants recalled having female managers or themselves being in relatively high positions within their companies. Interestingly, the participant who had worked in the telecommunications industry noted that when there were women in high positions within the company, these women were more often than not merely a figurehead, a means through which the company attempted to meet diversity goals. Furthermore, it was noted that within one workplace, managerial positions or positions of leadership were occupied by women because the entire workplace was comprised of women.

Teams and teamwork were relatively common in the former workplaces of these female entrepreneurs and business owners. Some participants reported completely individualized work in their workplace. More reported exclusive use of teams within their former organizations. One participant noted that in theory, employees were supposed to work in teams, yet she found that this varied. When she had a female manager, she organized her subordinates into teams and worked well with them. Whereas, when she had a male manager (who had at one time been a part of the female manager's team), she felt he "was on a power trip" (8:1-2; 48-50). Others reported varying levels of teamwork within their organizations. This was especially true with the individuals within the education system, as they noted varying levels of collaboration between teachers, depending on the school and type of education. For example, curricula for special education classes were designed solely by the teacher in charge on her class, whereas the specific curriculum for third grade reading was selected by a number of third grade teachers.

## **APPENDIX D**

### **Descriptions of Businesses**

Each of the nine participants provided a description of her business: Participant #1 formed a loose partnership with another woman and together they run an advertising agency. Participant #1 began her business in 1991 and they design all types of printed marketing materials. Their major client is Exxon mobile. She started the business by calling one client she had worked with in her former workplace.

Participant #2 began her first business with her mother directly after college in 2003 by buying rental properties. They began with one property and then bought five more properties within a six-month period. This real estate business lasted for five years. Participant #2 then started another business on her own, in which she coaches other women in the development of their own businesses. She has also had this business for five years and is currently looking into putting her business online.

Participant #3 had just recently started her business; she had the idea in September 2006 and started it January 2007. Unfortunately, this participant did not divulge many details about her business.

Participant #4 began her business by personally coaching individuals in how to manage their finances. In the process of doing that, she found that she had many clients who were also small business owners. She then began to work with more business owners in helping them manage both their personal money and the cash flow of their businesses. In doing this she discovered that they also needed help keeping financial records for their businesses, so she took the test to get her CPA certification and now owns an accounting firm that caters to small business owners.

Participant #5 has a human resources (HR) consulting and outsourcing business. This business caters to small businesses that are large enough to need HR expertise, but not large enough in size to warrant a full time HR function within their organizations.

Participant #6 started her business in 1988 and, with another teacher, began to operate a learning center. She was the educational director and held the majority of the partnership. She sold this business in 1993.

Participant #7 started a physical therapy clinic in West Virginia with her nephew in 1997. In 1998 they opened a second facility and 2004 they opened a third. In 2007, she sold her shares of that business, began a real estate company, and currently owns two buildings with both commercial and rental space.

Participant #8 started her business in 2007 by first working within her community ~~trying~~ to inspire youth and is now looking to start a business that supports mothers who had been incarcerated and are trying to make the transition back into being a parent and a productive member of society.

Finally, participant #9 incorporated her business in 1997 while she was still working as a subcontractor. Her company designs custom training for other companies. Their training modules can be designed to fit the company's specific needs and they design both online and classroom training programs. This female entrepreneur runs the company with her son and another female associate.

## **APPENDIX E**

### **Business Size and Growth**

With respect to business size/growth of the sample of female owned businesses, a variety of situations were found. Participants #1, 2, and 7 did not have employees. Participant #3 has gone from having two assistants, to none, to having one and thinking of employing more. Her reasoning in this was that, "I am pretty close to hiring someone because I know that you have to spend money to make money, and I can use my time more wisely if I hire someone..." (3:8-; 372-373). Participants #4, 5, and 6 had ten or more employees. Participant #8 had what she called "individuals who help me...nonpaid employees" (8:5; 234). Her "nonpaid employee" was a female college student who wrote and edited her speeches (participant is an inspirational speaker). Participant #9 currently employs three individuals and has operated with as many as nine employees. She also has contractors working with her company. She noted that in utilizing contractors, "It just provides that flexibility that I need to ramp up and ramp down, so forth and so on" (9:7; 293-294).