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# The influence of business ownership and selected demographic characteristics on the perceived effectiveness of an entrepreneurship training program among female participants

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THE INFLUENCE OF BUSINESS OWNERSHIP  
AND SELECTED DEMOGRAPHIC CHARACTERISTICS  
ON THE PERCEIVED EFFECTIVENESS  
OF AN ENTREPRENEURSHIP TRAINING PROGRAM  
AMONG FEMALE PARTICIPANTS

A Dissertation

Submitted to the Graduate Faculty of the  
Louisiana State University and  
Agricultural and Mechanical College  
in partial fulfillment of the  
requirements for the degree of  
Doctor of Philosophy

in

The School of Human Resource Education  
And Workforce Development

By

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B.S., Louisiana State University, 1981

M.S., Louisiana State University, 1989

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## **DEDICATION**

I dedicate this work to the three most important women in my life; my Aunt Inez Burnes Lawrence, my mother, Florence Burnes Carter, and my daughter, Katherine Inez Doherty. For my Aunt “Doody”, who encouraged me as a small child to love learning for learning’s sake, to always put myself in the other person’s shoes before passing judgment, for making me feel that there was nothing I couldn’t accomplish if I just tried, and for instilling in me a sense of humor and a way at looking at the funny side of life, which has served me well as I have grown from a child into an adult. For my mother, a brilliant artist, seamstress, and musician, who had so much talent and so little self-confidence in her ability to create a business; Mamma, you were my inspiration to do my best to be self-sufficient and to help other women use their talents to change their lives. Even though these two women are gone, their spirits live inside me forever. For my daughter, Katie, whose existence has made me a better person, I love you with all my heart. It’s always been my hope to be a positive role model for you. I’m very proud to be your mother, and hope you will always remember to follow your passion and build a career around what you love, to realize that nothing is impossible, to live with integrity, and to live life to the fullest.

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## **ABSTRACT**

Small businesses are the backbone of the American economy, and entrepreneurship is of critical importance to women because it provides a means to becoming self-sufficient, in charge of one's own career path, and as a way to rise about the "glass ceiling" of the corporate world. Women who perceive themselves as having the necessary skills and knowledge to start their own companies have a higher likelihood of starting a business than those who do not. Therefore, it is important to understand the training needs and perceptions regarding the efficacy of entrepreneurship training programs specifically targeted to women.

The primary purpose of this study was to determine the influence of selected demographic characteristics and business related variables on perceptions of entrepreneurship training effectiveness among women and to compare the perceptions of training effectiveness by whether or not the participants were business owners.

This study was conducted through an analysis of archival data collected from participants in the Women in Business workshops offered by an entrepreneurship institute in a College of Business at a large research institution located in the southeastern portion of the United States. Findings revealed there were very positive perceptions regarding the effectiveness of the program on the part of most participants, both business owners and non-business owners. However, analysis of qualitative data collected in the study identified issues and important factors not found in the quantitative data. Some of those factors included importance of familial support and the role of a female mentor.

Based on the findings, the researcher concluded that having a female mentor is important to all Women in Business attendees as is support from family members. The researcher recommended that mentoring, both in terms of finding a female mentor and

becoming a mentor for other women preparing to become entrepreneurs, become a central component of the Women in Business training program.

## **CHAPTER 1: INTRODUCTION TO THE STUDY**

### **Importance of Business**

The past few years have been tough for business. Firms in the United States and in Louisiana have had to cope with the effects of a financial crisis along with a global economic downturn. The financial collapse, precipitated in September 2008, with the bankruptcy of Lehman Brothers (Moseley, 2009), at the time the fourth largest investment bank in the U.S., and the meltdown in the mortgage banking industry have left their mark. Access to capital has become more difficult for businesses of every size, while demand for many products has fallen (World Bank, 2009). In the aftermath of two devastating hurricanes, Louisiana businesses have had challenges not seen before in the history of the state with some placing the economic loss at over \$200 billion dollars (Burby, 2006). Despite these challenges, businesses in the U.S. and Louisiana continue to be the economic driver that most believe will lead the country out of the recession.

Small businesses are the backbone of the United States economy (Kauffman Foundation (World Bank, 2009), 60-80% of the new employment in the country (The Small Business Economy, 2009). Entrepreneurship is becoming increasingly more important as the United States moves quickly out of the old economic model of production and manufacturing (Hsu, Roberts, & Eesley, 2007). Technological innovation has changed the post WWII economic period, which was characterized by large capital intensive firms and labor intensive markets. In today's new economy, entrepreneurship brings about a competitive advantage for any state that is forward thinking; one that encourages innovation and creativity among its stakeholders (Sinclair, 2008). Entrepreneurship is the key to economic success in the 21<sup>st</sup> century.

## **Importance of Entrepreneurship**

An entrepreneur has been defined as “an individual engaged in the process of starting and growing one’s own business or idea” (Fairlie, 2009, p. 1). There are many reasons one becomes a small business owner or an “entrepreneur.” Research has shown that six distinct factors account for almost 70% of the reasons nascent entrepreneurs choose small business ownership as a career choice: self-realization, financial success, roles, innovation, recognition, and independence (Carter et al., 2003). In addition, others have cited the ability to fully use one’s skills and knowledge, to be one’s own boss, and to have creative freedom as reasons for business startup (Glenn, 2010).

Louisiana has been tied for fourth in a survey of entrepreneurial activity by states (Baton Rouge Business Report Daily Report, 2008). Entrepreneurship is a vital part of the economic development efforts in Louisiana. In a state where few opportunities exist for wealth creation, and the majority of new businesses moving into urban and rural areas are those such as call centers and Wal-Mart, one of the most effective ways to move from the roles of the “working poor” up to a higher standard of living is through the opportunities that entrepreneurship provides. Throughout the period of 1988-2003, Louisiana’s median household income remained substantially below the national median income, with over 17% of all households in the state living in poverty (LPDC, 2004). Thirty six percent of families with children in Louisiana are headed by a single parent – the highest percent in the United States (Kids Count, 2004), while 47% of all children born in Louisiana are to single mothers – the second highest rate in the country (National Vital Statistics Report, 2003).

## **Entrepreneurship and Women**

Entrepreneurship is of critical importance to women because it provides a means to becoming self-sufficient, in charge of one's own career path, and as a way to rise above the "glass ceiling" of the corporate world. There is a correlation between female entrepreneurship and economic growth (Minniti & Arenius, 2003). In the past 20 years, majority female-owned firms have grown at around two times the rate of all firms. Female owned firms – those that are 50% or more owned by women – accounted for 41% of all privately held firms (Center for Women's Business Research: Key Facts 2006). In Louisiana, 51% of privately held firms are owned by women, and female owned firms generate more than \$13 billion in sales and employ nearly 102,000 people (Center for Women's Business Research: Key Facts 2006). Adult females provide an available group of potential entrepreneurs that can be leveraged to improve economies in all areas (Minniti & Arenius, 2003). As one research study found, "if U.S.-based women-owned businesses were their own country, they would have the 5<sup>th</sup> largest GDP in the world, trailing closely behind Germany, and ahead of countries including France, United Kingdom and Italy" (The Economic Impact of Women-Owned Businesses in the United States, 2009, p. 1).

Women are motivated to start a business for different reasons than their male counterparts (Cliff, 1998); these reasons include self-realization, status, financial success, autonomy, and personal development and are heavily influenced by the early socialization experiences of women as they grow up (Manolova, Brush, & Edelman, 2008). Gender role socialization implies that traditional attitudes about gender roles and the accompanying stereotypes had a tremendous influence on women's career choices and occupational self-efficacy during the early years of the 20<sup>th</sup> century through the late 1970's (Hackett & Betz, 1981). Other research has shown that the propensity for entrepreneurship is influenced by vicarious

learning models, meaning that people learn by watching others and develop role models and occupational stereotypes (Hackett & Betz, 1981). Developing new business has traditionally been seen as a male-dominated domain, hence there were few women to use as role models. Finally, for many women, the years between ages 30 and 40 - which are the prime years to develop careers and move ahead in the corporate world - are also the prime child bearing years, thus creating a dilemma for a woman that isn't faced by a man: whether to stay home with the children or to go back to work. Often by the time the woman who chooses to stay home and raise her children is ready to go back into the workforce only to find she's been left behind by her peers, by the technological changes in her industry, and by her lack of up-to-date training in her field. To some of these women, entrepreneurship is an attractive option and alternative to going back to their former careers at an introductory level and salary.

Self-employment intentions are directly influenced by attitude and pressure from social norms, which implies that self-confidence is required to be self-employed (Leffel, 2008). Women who perceive themselves as having the necessary skills and knowledge to start their own businesses have a higher likelihood of starting a business than those who do not (Minniti & Arenius, 2003). While there are some individuals who have an entrepreneurial mindset that allows them to find opportunities overlooked by others (McGrath & MacMillan, 2000), most nascent entrepreneurs need positive role models and educational opportunities in order to generate ideas and develop successful new ventures.

Unfortunately, having positive role models and the desire for entrepreneurship is not enough to assure small business success. In 2008, the U. S. Small Business Administration found consistently across all industry sectors that seven out of ten new employer firms survived at least two years and about half survived five years. A staggering 595,600 business closures and 43,546 bankruptcies were reported in 2008 (U.S. Small Business Administration Office of

Advocacy, 2009). Reasons for failure are varied, but include such causes as lack of experience, insufficient capital, poor location, poor inventory management, over- investment in fixed assets, poor credit arrangements, personal use of business funds, and unexpected growth (Ames & Wellsfry, 1983). Regrettably, there is no way to completely mitigate the risks involved in business startups; however, the reasons for business failure could have been averted or lessened had the nascent entrepreneur understood business basics. Having training and educational opportunities does not ensure a substantially higher level of entrepreneurial success, but it does suggest that entrepreneurs will be more successful when training is administered and used (Acs et al., 2008).

### **Entrepreneurship Training Issues and Women**

As national and statewide departments of economic development let go of the old economy mind set the advantages of entrepreneurship become apparent. Training programs to prepare entrepreneurs – and more specifically female entrepreneurs – have come into their own. Training for entrepreneurs comes in many forms. Public sector venture assistance organizations have an indirect positive influence on new venture creation by improving the abilities and problem solving approach of potential founders (Gatewood, 1993). Entrepreneurial training has been shown to have a positive influence on the perception of a nascent business owner on their ability to be successful (Kruger et al, 2000). When considering female entrepreneurs, research shows that performance accomplishments providing information to increase one’s expectancy of efficacy related to a specific task or behavior motivate women to start their own businesses (Macoby & Kolvereid, 1996). Stated another way, if women *feel* they can be successful in business they are more likely to be motivated to *try*.

Of great concern to those offering entrepreneurial training is the connection between intention and behavior. As psychological literature illustrates, intentions prove to be the best predictor of planned behavior (Krueger et al., 2000), and intentions in general depend on perceptions of ...feasibility (Shapiro, 1982). And among female entrepreneurs, performance accomplishments – those exemplified by successfully completing tasks that increase one's expectancy of efficacy related to a specific task or behavior (Macoby & Kolvereid, 1996) – motivate women to start their own businesses.

Understanding the training needs of women that will promote the perceptions of feasibility and desirability seem to be the key element in successful training programs for prospective and nascent female entrepreneurs. Different types of training are available in many different formats and settings; some websites offer networking and training opportunities by creating virtual groups of female entrepreneurs, while others offer face to face training with a facilitator. Government programs, such as those offered through the Small Business Administration's Women's Business Centers, focus on training to women who are socially or economically disadvantaged, although research has indicated that use of government services as a source of training and assistance by women was generally low (Stanger, 2004), and that professional sources of training and assistance were most frequently used by female entrepreneurs (Botha, Nieman, & van Vuuren, 2006). Outreach programs tied to universities have focused on providing women with specific ways to develop competencies by using their academic backgrounds as the basis for training. An example of this type of program is the Women in Business (WIB) workshop series offered by a large land grant university located in the southeastern region of the United States.

Where does networking fit into the ability of a female entrepreneur to be successful? Social capital, those formal and informal networks that one must maintain to be a successful

entrepreneur, has grown as women have overcome historical barriers by developing their own networks (Women's Business Research, 2005), however research shows that women tend to be focused more on family networks than men and develop less diversification in their networks. This reliance on less formal networks remains a barrier to business success for female entrepreneurs in comparison to men, since connections of this kind are vital for support – both financially and otherwise – during business startup and growth (Women's Business Research, 2005). Women still have a long way to go in developing the right kind of networks for business success and also in finding and expanding mentors to provide positive examples of female entrepreneurship and to develop stronger self-efficacy as it relates to business startup.

### **Program Evaluation and Perception**

Program evaluation can be defined in many different ways depending upon the end use of the information gathered. Some have defined evaluation as "...the systematic assessment of the worth or merit of some object" (Trochim, 2006, p.1 from website), however this only considers evaluation as a way to pass judgment or determine worth of a program or process. It does not consider descriptive studies or any evaluations that emphasize the information-processing and feedback functions of evaluation (Trochim, 2006). A definition that is perhaps more appropriate would be "evaluation is the systematic acquisition and assessment of information to provide useful feedback about some object" (Trochim, 2006). This definition recognizes that evaluation is a systematic process that looks at acquiring and assessing information rather than assessing worth or merit (Trochim, 2006, p. 1 from website).

As programs move forward from planning to inception and delivery of service to constituents, typically programs end up changing substantially as the plans are implemented (McNamara, 2002). For this reason it is crucial that program designers know if their intended

outcomes are actually occurring. Evaluations can verify whether the program is really running as it was originally planned (McNamara, 2002). Evaluations can also be used to uncover any nuances of outcomes between groups that could affect the effectiveness of program. For example, when considering female entrepreneurs there could be perceived differences in program effectiveness by whether or not the woman was currently a business owner or simply in the planning stages of business startup.

The field of program evaluation is characterized by enormous diversity (Patton, 1997). Some methods look at scientific validity and reliability of traditional experimental and quasi-experimental designs (Trochim, 2006), while others, such as management-oriented systems models, emphasize comprehensiveness in evaluation and placing evaluation within a larger framework of organizational activities (Trochim, 2006). Qualitative models emphasize the importance of observations and the value of subjective human interpretation in the evaluation process (Trochim, 2006), while participant-oriented evaluation models are outcome based and focus on using evaluation to *improve* overall results. Improvement-oriented evaluations include formative evaluation, quality enhancement, responsive evaluation, learning organization approaches...among others, and “focus on improvement – making things better – rather than rendering summative judgment” (Patton, 1997, p. 116).

Outcome-based evaluations such as the improvement-oriented evaluations mentioned above, should not be confused with program outputs or units of service, e.g., the number of clients who went through a program (McNamara, 2002). This is a very ineffective method of program evaluation, although it is used by many federally funded programs as evidence of program effectiveness. Evaluations that are improvement-oriented look at program attendee’s answers to the following questions: What are the program’s strengths and weaknesses? To what extent are participants progressing toward the desired outcomes? Which types of participants are

making good progress and which types aren't doing so well? What kinds of implementation problems have emerged and how are they being addressed? What's happening that wasn't expected? What do they like? Dislike? Want to change? (Patton, 1997). Posing these questions to program attendees requires them to draw upon their personal perceptions of the program's effectiveness as they consider how they would rate, improve, and/or change the existing program structure, content, and delivery methods to better suit their needs. This method makes perfect sense when considering how best to evaluate intended versus actual outcomes because who can better judge program effectiveness than the participants themselves? Taking this point of reasoning one step further, it would seem that even richer program evaluation data could be gathered by going back to program completers *after the fact* – after they have attended training programs and had time to consider what they had learned and perhaps put some of that into play.

Various factors can affect a program attendee's perception of program effectiveness. For example, when considering entrepreneurship training programs for women, such factors as the participant's age, number of children at home and their ages, or whether they have supportive family members, e.g., spouses, siblings, children, all contribute to perceptions of effectiveness of training. In addition, coming from an entrepreneurial family and/or having female role models and mentors also affects perceptions. Finally, perceptions can be affected by whether or not the attendees of female entrepreneurship training programs are already business owners or still in the planning stages. Evaluation of the program itself will be different based upon the experience in business that the attendee brings to the table. Nascent female business owners or those in the planning stages will have different experiences from which to draw their conclusions as to the program's effectiveness than will those women who are seasoned business owners and can benchmark what they have experienced to what they have learned through training. It would therefore be important to know if there were differences in perception between the two groups in

order to structure and provide the most effective training possible. Research is needed to see if there are defining characteristics of attendees of training programs related to program perceptions and whether or not the attendee currently owns a business.

### **Purpose of the Study**

The primary purpose of the study was to determine the influence of selected demographic characteristics on perceptions of training effectiveness and to compare the perceptions of training effectiveness by whether or not the participants were business owners by looking at women who attended a series of training and networking programs offered by an entrepreneurship institute located in a College of Business at a large research institution located in the southeastern portion of the United States.

### **Research Objectives**

The following objectives were developed to guide this study:

1. To describe the current business owner WIB attendees on the following demographic and business-related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business

- j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
2. To describe the non-business owner WIB attendees on the following demographic and business-related variables:
- a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
3. To compare the WIB attendees by whether or not they are current business owners on the following demographic and business-related variables:
- a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education

- f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
4. To describe the perceptions of the WIB program by current business owners on the following business-related variables:
- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent
5. To describe perceptions of the WIB program by non-business owners on the following business-related variables:
- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent
6. To compare the perceptions of the WIB program of current business owners and non-business owners on the following business-related variables:

- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent
7. To describe the perceptions of the Women in Business participants who are business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:
  - a. Program's capacity to hold interest
  - b. Organization of the program
  - c. Level at which topic was presented
  - d. Communication skills of speaker
8. To describe the perceptions of the Women in Business participants who are non-business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:
  - a. Program's capacity to hold interest
  - b. Organization of the program
  - c. Level at which topic was presented
  - d. Communication skills of speaker
9. To determine if a model exists explaining a significant portion of the variance in perceptions between current and non-business owner attendees of the WIB program from the following selected demographic characteristics:

- a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
  - l. Owns a business
10. To interview former WIB attendees and describe their perceptions on the following structured questionnaire (Note: probing questions were added when necessary during interview).
- a. How many Women in Business (WIB) events have you attended over the past two years?
    - a-1. Why do you keep attending? (If relevant)
  - b. How did you use the information that was presented?
  - c. At the time you attended the WIB program were you a business owner?
  - d. Do you currently own a business?
  - e. Were there particular topics you felt helped you more than others?
    - e-1. If yes, which ones, why

- f. If you could name the most positive impact the WIB program had on you personally or on your business what would that be?
- g. In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?
- h. Would you have gotten this far with your business without the WIB training?
- i. Please feel free to add any comments that you feel would help us improve the WIB program's ability to help you start or grow a business.
- j. How would you characterize the support you have received from your family for starting your own business?
- k. Number of children under 18 living at home
- l. What was the highest level of education of each parent
- m. Age
- n. Ethnicity (researcher will complete)

## **CHAPTER 2: REVIEW OF RELEVANT LITERATURE**

### **Importance of Business in America – Philosophy of Self-Reliance**

Since the birth of our country, business has been a focal point of what it means to be an American. Unlike those in the aristocratic societies of Europe, early Americans felt the drive for economic individualism, or the “ethic of self-reliance” (Glasgow & Weber, 2002). In the book, “Democracy in America”, writer Alexis de Tocqueville described how he was struck by the new republic’s “general equality of conditions...which gives a certain direction to public opinion, and a certain character to the laws, it imparts new maxims to the governing powers, and peculiar habits to the governed”(de Tocqueville, 1835, p. 1). Among these “peculiar” habits de Tocqueville observed was the American obsession with business. “It would seem as if every imagination in the United States were upon the stretch to invent means of increasing the wealth and satisfying the wants of the public” (de Tocqueville, 1840, p. 591). He found that the American was born into a society that was not bound or defined by one’s place in the social hierarchy; the opportunities for the able and ambitious to succeed were seen as virtually unlimited (Schlozman & Verba, 1979). The “American Dream” of success was open to all who would only try: “Let those who would leave their mark in the world pull off their coats, roll up their sleeves, and set manfully to work...Hosts of successful men have risen from the humbler walks of life, brushing away, by industry and force of character, the social impediments to their upward flight, with which the peculiarity of their birth essayed to tether them” (Wyllie, 1954, p. 42).

While de Tocqueville and others found the “American Dream,” with its bold notion of self-determination and equal access to business opportunities, an idea that was unheard of in other societies, it’s clear that over 200 years later the ideas of general equality and notions of

self-reliance and self-determination still hold sway. Feldman (1981) found that the vast majority of Americans believe that economic mobility and individualism are a function of personal initiative, while Sniderman and Brody (1977, p.517) argued that to “suggest that Americans have repudiated the ethic of self-reliance in favor of “government paternalism” is off the mark.” They found that most Americans are influenced by the belief that individuals are largely responsible for their own economic outcomes. Others have noted that the strong economic individualism that is characteristic of Americans comes from a strong work ethic and equality of opportunity (Schlozman & Verba, 1979).

### **Business Philosophy in Other Countries**

Not all societies have valued the characteristics of self-reliance and individualism that is associated with American business. While Americans see their own culture as very individualistic, and this is interpreted as a major contributor to the greatness of the United States (Hofstede, 1984), other cultures find collectiveness a virtue and cater to the groups rather than the individual. Mao Zedong, former Chairman of the People’s Republic of China, found individualism to be evil (Hofstede, 1984), which fit perfectly into the ethos of the Chinese collectivistic tradition. In addition, other Western societies have found the individualism and self-reliance necessary to successful business ventures in the U.S. to be undesirable. More socialistic societies look towards governmental intervention to provide for the people (Aghion, Algan, Cahuc, & Shleifer, 2009).

### **Historical Significance of Business in Louisiana**

Louisiana has a long, rich tradition in business, beginning with the trade of commodities between France and its infant colony (Surrey, 1916). From 1702-1708, France sought to trade pearls and buffalo wool from Louisiana in return for goods shipped to Sieur de la Iberville;

unfortunately, the pearls were deemed worthless as was the wool. Iberville, who went on to become the first Governor of Louisiana, convinced the Count de Pontchartrain that in his opinion, "...Louisiana would never be settled unless trade was thrown open to all the merchants in the kingdom" (Surrey, 1916, p. 156). A French merchant, Antoine Crozat, became the first person to be granted the sole rights to trade with Louisiana (Library of Congress, 2007). The colony proved to be a fertile business environment, from its fine cotton, indigo, and abundant tobacco to its barrels of tar manufactured in and around New Orleans. Vast waterways, anchored by the Mississippi and Atchafalaya rivers, provided a means to ship goods to and from the Port of New Orleans to France. Louisiana experienced unprecedented prosperity during the antebellum period largely as a result of the introduction of steam navigation into the North American continent's rapidly developing midsection (Brasseaux & Fontenot, 2004). The ability to be in business was becoming a reality for those who had not, up until this time, been able to take advantage of the state's natural bounty. A typical steamboat was loaded with commodities that ranged from cattle, cotton, Spanish moss, and sugar along with seasonal fresh fruits and vegetables—potatoes, peaches, and oranges (Brasseaux & Fontenot, 2004). Louisiana's early businesses achieved success by navigating the interconnected waterways of the Mississippi River, which in turn connected either directly or indirectly with the Atchafalaya River (Brasseaux & Fontenot, 2004). A merchant class began to develop within the state, bringing with it a middle class whose support was critical for business in Louisiana to thrive.

### **Contributions of Small Business in the United States**

Entrepreneurship has been called an "economic agent" and "the driving force of the market" (Mises 1949, p. 249), while the individual starting up his or her own business has been defined as an individual engaged in the process of starting and growing one's own business or

idea (Fairlie, 2009). Some have seen entrepreneurship as the main source of value creation at the firm level (Foss & Klein, 2008), and believe that a firm's key strategic decisions, market analysis, industry positioning, diversification, vertical integration and outsourcing, and organizational design are ultimately entrepreneurial decisions (Foss & Klein, 2002).

Entrepreneurship was recognized quite early on as an important component part of economic theory, but only as it served as a function or activity, or process, not as an employment category or market structure (Schumpeter, 1934). The first traditional definition of entrepreneurship began in the 18<sup>th</sup> century, where it was an economic term describing the process of bearing the risk of buying at certain prices and selling at uncertain prices (De-Masi, 2009). Various aspects of entrepreneurship were defined and incorporated into traditional economic models (Kihlstron & Laffont, 1979). It is only recently that entrepreneurship as an economic development driver has been seriously studied. But in each of these instances, the *functional* concepts of entrepreneurship have largely ignored the occupational and structural concepts and understated the role of entrepreneurship in the economy and in business organizations (Foss & Klein, 2008).

The development of a "production function view" (Williamson, 1985) was a deathblow to the theory of entrepreneurship in the context of small business. The early postwar period following WWII was characterized by large, innovative capital intensive industries with highly differentiated products (Carlsson, et al., 2007), and mass production thinking became dominant in U.S. manufacturing (Carlsson, 1984). However, as large companies expanded and grew into conglomerations, they began to lose touch with their competitive advantages. The share of small firms began to grow, which reversed the trend towards larger firm sizes (Carlsson, 1992). Self-employment began to rise and has held constant since the 1990's (Carlsson, et al., 2007).

## **Entrepreneurship and its Contribution to the U.S. Economy**

Small businesses are the backbone of the United States economy (Kauffman Foundation Firm Survey 2004-2008), and have been defined by the Small Business Administration as those companies employing 500 or fewer employees for most manufacturing and mining industries, and 100 or fewer employees for all wholesale trade industries (U.S. Small Business Administration, 2008).

Entrepreneurship is becoming increasingly more important as the United States moves quickly out of the old economic model of production and manufacturing (Hsu, Roberts, & Eesley, 2006). As the post WWII period was characterized by large capital intensive firms, the last two decades have been changed by the introduction of technological advances; now innovation and entrepreneurship is a function of the smaller firms (Plummer & Acs, 2005). The old manufacturing economy, characterized by production and labor intensive markets, has moved these functions to countries whose wage and land costs are less than one-fifth of those in the United States, making it virtually impossible to compete. To succeed in the new global economy, the U.S. can no longer rely on old economy strategies of driving down costs and providing large incentives to attract branch plants or offices (Acs, et al., 2008). In today's new economy, entrepreneurship brings about a competitive advantage for any state that is forward thinking, one that encourages innovation and creativity among its stakeholders (Sinclair, 2008).

What benefits does entrepreneurship provide? In a series of studies, the Global Entrepreneurship Monitor (GEM) found that fully one-third of the differential in national economic growth rates is due to the impact of entrepreneurial activity (Reynolds, Hay, & Camp, 2000). Entrepreneurs use innovations to improve the quality of life, create new jobs, improve our position in global economic competition, and create economic growth and new wealth for reinvestment (National Commission on Entrepreneurship White Paper, 2000). New businesses

created over two-thirds of new jobs between 1993 and 1996 (Atkinson & Court, 1998), and the firms that employ fewer than 20 employees generated the most new jobs. Firms that have revenues of at least \$100,000 in their initial year of business and that experience at least 20% revenue growth over four consecutive years contribute approximately one out of seven new jobs added to the economy each year (National Commission on Entrepreneurship White Paper, 2000).

### **Entrepreneurship in Louisiana**

Louisiana entrepreneurs have played a tremendous part in the economic growth of the state. Starting with the early traders, merchants, and planters, there was a sense of opportunity that caused mushrooming trade and a burgeoning economy (Brasseaux & Fontenot, 2004). After the Civil War, entrepreneurship became a way for African Americans to begin to reap the benefits of business ownership. Madame C. J. Walker, born Sarah Breedlove on December 23, 1867, on a Delta, Louisiana plantation to former slaves, transformed herself from an uneducated farm laborer and laundress into one of the 20<sup>th</sup> century's most successful, self-made women entrepreneurs (Lagace, 2007). Madame Walker became America's first female millionaire and by some accounts, the first African American millionaire as well. She developed and manufactured hair products that were especially suited to meet the needs of African American women, which at the time were not available. Madame Walker, a daughter of Louisiana, became a shining example of the transformational powers of entrepreneurship to raise one's standard of living, which, given her situation at birth and through her early years, was not guaranteed.

Delta Airlines began as a humble crop dusting firm in Monroe, Louisiana in 1925. Huff Daland Dusters was founded as the world's first aerial crop dusting organization and was formed to battle the boll weevil. While assisting in the activities at the Agriculture Extension Service in a Tallulah, Louisiana agricultural laboratory, a young district agent with the Louisiana State

University, C. E. Woolman, also began a love affair with airplanes. On May 30, 1925, Woolman left the Agriculture Extension Service to take charge of Huff Daland's entomological work as vice president and field manager. In 1928 Mr. Woolman, realizing the opportunity that commercial flight was about to bring to the marketplace, bought out Huff Daland's business, naming the new company Delta Air Service (Century of Flight). A new entrepreneurial endeavor was born in Louisiana.

### **Entrepreneurship as an Economic Driver in Louisiana**

Louisiana was tied for fifth in the nation in a survey of entrepreneurial activity by states, with 430 people starting businesses out of every 100,000 adults (Fairlie, 2009). The Kauffman Index of Entrepreneurial Activity found that Louisiana and South Dakota had the same rate of start-ups in 2009. In a state where few opportunities exist for wealth creation, and where the majority of new businesses moving into urban and rural areas are those such as call centers and Wal-Mart, one of the most effective ways to move from the roles of the "working poor" up to a higher standard of living will be through the opportunities that entrepreneurship provides. The typical call center representative earns on average \$25,747 or just over \$2,000 per month before taxes (salary.com, 2010). Wal-mart's approximate nationwide average yearly wage for a cashier is \$14,000 (simplyhired.com, 2009). Throughout the period of 2006-2008, Louisiana's median household income of \$43,635 remained substantially below the national median income of \$52,029 (U. S. Census Bureau, 2010), with over 17 % of all households in the state living in poverty, which is defined in the 48 contiguous states and Washington, D.C., for a family of four as \$22,050 (HHS Poverty Guidelines, 2009). Even more concerning, 48 % of women in Louisiana who are head of household and have children under 18 years of age live below the

poverty level, while those who have children under the age of five live below the poverty level over 50% of the time (U. S. Census Bureau, 2010).

### **Entrepreneurship and Women**

There is a correlation between female entrepreneurship and economic growth (Minniti, & Arenius, 2003). Over 10 million firms in the United States are owned by women, employing more than 13 million people and generating \$1.9 trillion in sales each year. In the past 20 years, majority female-owned firms have grown at around two times the rate of all firms. Female owned firms – those that are 50% or more owned by women – account for 40% of all privately held firms. In addition, the number of firms 51% or more owned by women of color employ 1.2 million people and generates \$165 billion in revenues annually. (Center for Women’s Business Research: Key Facts 2008-2009 update).

In Louisiana, 51% of privately held firms are owned by women, which classifies these businesses as “women owned”-defined as 50% or more ownership by a woman (Center for Women’s Business Research: Key Facts 2008-09 update). Female-owned firms generate more than \$13 billion in sales and employ nearly 102,000 people. Overall, Louisiana ranks 23<sup>rd</sup> in the number of women-owned firms and 24<sup>th</sup> in sales, when compared to other states (Center for Women’s Business Research: Key Facts 2008-2009 update).

### **Importance of Female Entrepreneurship**

As we have seen, female entrepreneurs contribute significantly to the economic development of the economy, both in jobs created and in generation of revenue. Madame C. J. Walker’s example of successful entrepreneurship shines a beacon of hope to those women who want to start their own businesses but feel it is beyond their reach. Research has shown the importance that female entrepreneurship has to overall economic development (Allen,

Langowitz, & Minniti, 2007). And while scholars of entrepreneurship agree that age, work status, education, and household income are significant deciding factors for females to start their own businesses (Allen, et al, 2007), the majority of female entrepreneurship tends to be more visible and effective when connected directly to the improvement of low standards of living (Minniti, 2009). Over the past two decades an increasing number of women started their own businesses and were self-employed (Bouamane, 2007). By the year 2003, women were recognized as a driving force in the U.S. economy, whether measured by the number of businesses owned, the revenues generated, or the number of people employed (Greene, Hart, Gatewood, Brush, & Carter, 2003). As one research study found, “if U.S.-based women-owned businesses were their own country, they would have the 5<sup>th</sup> largest GDP in the world, trailing closely behind Germany, and ahead of countries including France, United Kingdom and Italy” (The Economic Impact of Women-Owned Businesses in the United States, 2009, p.1). Entrepreneurship is of critical importance to women because it provides a means to becoming self-sufficient, in charge of one’s own career path, and as a way to rise above the “glass ceiling” of the corporate world (Crichton, 1996). Adult women provide an available group of potential entrepreneurs that can be leveraged to improve economies in all areas (Minniti & Arenuis, 2003). But to be able to fully tap into that group, it’s necessary to understand what makes women become entrepreneurs.

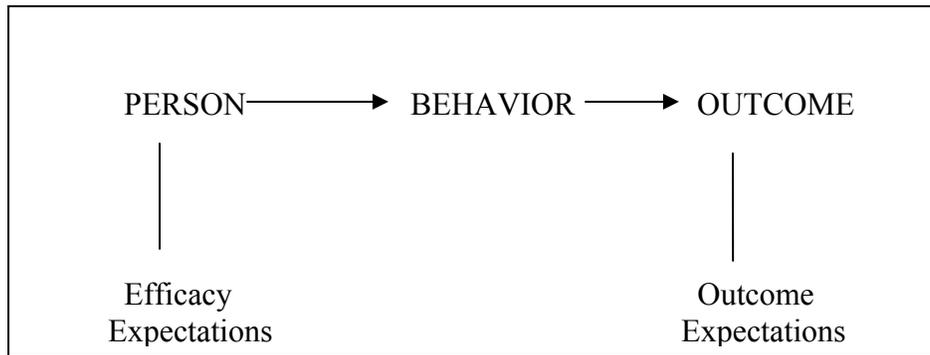
### **Motivation for Female Entrepreneurship**

As Greene et al., described, the first important article on women’s entrepreneurship was written in mid-1970 by Eleanor Brantley Schwartz (Green, Hart, Gatewood, Brush, & Carter, 2003). In this pioneering article, she tried to identify characteristics, motivations, and attitudes that entrepreneurial women had in common (Green, et al., 2003). She found that the need to

achieve, increased job satisfaction, economic improvements, and personal independence to be prime characteristics for female entrepreneurship. After comparing her data on female entrepreneurs with research that had been conducted on male entrepreneurs, she found little difference in personal attributes and motivating factors between genders (Schwartz, 1976). As more research has been done, however, these initial findings have proven to be somewhat rudimentary.

Buttner & Moore's (1997) research study investigating women's entrepreneurial motivation found that through entrepreneurship women sought the opportunity to stretch their skills and experience and have the freedom to determine their destiny. Their research also found that the desires for challenge and self-determination were the most influential motivators on female entrepreneurial decisions, followed by concerns for managing family and work and frustration about blocks to career advancement in the workplace (Buttner & Moore, 1997). Women are motivated by different reasons than their male counterparts (Cliff, 1998). These motivations included such issues as self-realization, status, financial success, autonomy, and personal development (Manolova, Brush, & Edelman, 2008), and were heavily influenced by the early socialization experiences of women as they grow up.

In his book, *Social Learning Theory* (1977), Albert Bandura discussed personal efficacy and outcome expectations. He stated that "An outcome expectancy is defined here as a person's estimate that a given behavior will lead to certain outcomes. An efficacy expectation is the conviction that one can successfully execute the behavior required to produce the outcomes." His diagrammatic representation of the difference between efficacy expectations and outcome expectations can be found in Figure 1 (Bandura, 1977, p. 79).



**Figure 1. Albert Bandura, 1977**

Social learning theory implications stated that females are socialized by valuing connections, by the non-material aspects of life, and by achievement (DeMartino & Barbato, 2003). Gender role socialization implied that traditional attitudes about gender roles and the accompanying stereotypes had a tremendous influence on women’s career choices and occupational self-efficacy during the early years of the 20<sup>th</sup> century through the late 1970’s (Hackett & Betz, 1981). Self-efficacy, as described by Albert Bandura (2002), is central to our ability as humans to believe we can achieve. “Whatever other factors serve as guides and motivators, they are rooted in the core belief that one has the power to produce desired effects by one’s actions, otherwise one has little incentive to act or to persevere in the face of difficulties. Self-efficacy beliefs regulate human functioning through cognitive, motivational, affective, and decisional processes. They affect whether individuals think in self-enhancing or self-debilitating ways; how well they motivate themselves and persevere in the face of difficulties; the quality of their emotional life, and the choices they make at important decisions which set the course of life paths” (Bandura, 2007, p.270-271). As one can see, believing in one’s ability to achieve is crucial to taking the first steps on the path to new places, and female entrepreneurship is no exception.

In addition, other research has shown that the propensity for entrepreneurship is influenced by vicarious learning models, which state that we learn by watching others and

develop role models and occupational stereotypes. These observations increase our expectation about our own chances to succeed as we view others succeed (Hackett & Betz, 1981). Role models provide vicarious learning experiences that increase self-efficacy, thereby increasing interests and choice actions in various educational and career fields (Quimby & DeSantis, 2006). New venture creation has traditionally been seen as a male domain since the tasks needed for entrepreneurship are often associated with masculine behavior (Babalola, 2009), and as such, there were few women to use as role models. As a result, fewer women developed the self-confidence needed to succeed in this entrepreneurial domain.

### **Factors Influencing Entrepreneurial Success among Women**

Recent research has shown that the likelihood of starting a new business is significantly higher among women who perceive themselves as having the necessary skills and knowledge than it is among women perceiving themselves as lacking such skills (Minniti & Arenius, 2003). Self-employment intentions are directly influenced by attitude and pressure from social norms, which implies that self-confidence is required to be self-employed (Leffel, 2008). Drucker stated, “The entrepreneurial mystique? It’s not magic, it’s not mysterious, and it has nothing to do with the genes. It’s a discipline. And like any discipline, it can be learned” (Kuratko, 2006, p. 486). It has been suggested by researchers that role models, exposure, networks and insight into the independent business process can accomplish these goals (Gorman, Hanlon, & King, 1997).

Expectancy theory is also used as a framework for explaining human motivation, and action will be taken when we believe our efforts will lead to successful performances, which will bring certain outcomes with direct positive value or will lead to other valued outcomes (Vroom, 1964). And while there are some individuals who have an entrepreneurial mindset that allows

them to find opportunities overlooked by others, (McGrath & MacMillan, 2000), most nascent entrepreneurs need positive role models and educational opportunities in order to generate ideas and develop successful new ventures.

In recent policy papers researching the effects of private and public efforts aimed at fostering entrepreneurship as an economic driver, it has been shown that training in formal educational settings (secondary or post-secondary) is highly predictive of successful entrepreneurial activities (Acs, et al., 2008). And while this study does not show that highly educated people are ensured of a substantially higher level of entrepreneurship success, it does imply that entrepreneurs will be more successful when training is administered and used (Acs, et al., 2008).

### **Entrepreneurship Training Programs**

Training for nascent entrepreneurs comes in many forms. Business plan writing has become emphasized in every academic setting (Krueger, Reilly, & Carsrud, 2000). Public sector venture assistance organizations have a direct and positive influence on the new venture creation process by providing resources that make the new venture creation process easier, cheaper, faster, and/or more effective (Gatewood, 1993). New venture incubators provide space at below market rates and access to financing, networks, markets, and suppliers (Allen & McCluskey, 1990). Public sector venture assistance organizations have an indirect positive influence on new venture creation by improving the abilities and problem solving approach of potential founders (Gatewood, 1993).

Of great concern to those offering entrepreneurial training is the connection between intention and behavior. As psychological literature illustrates, intentions prove to be the best predictor of planned behavior (Krueger et al, 2000), and intentions in general depend on perceptions of ...feasibility (Shapiro, 1982). Entrepreneurial training has been shown to have a

positive influence on the perception of a nascent business owner on their ability to be successful (Krueger et al., 2000). And among female entrepreneurs, performance accomplishments – those exemplified by successfully completing tasks that provide information in order to increase one’s expectancy of efficacy related to a specific task or behavior (Macoby & Kolvereid, 1996) – motivate women to start their own businesses.

There are three basic categories of capital that contribute to a successful entrepreneurial venture: human capital, financial capital, and social capital (Marshall & Oliver, 2005). Human capital, described as one’s own knowledge or skill and judgment (Marshall & Oliver, 2005; Klein & Cook, 2006), is vital to business success. Schultz, winner of the 1979 Nobel Prize in Economics and a professor at the University of Chicago, described entrepreneurial ability as a form of human capital and said that like other forms of capital, this ability could be increased through education, training, and experience (Klein & Cook, 2006). Financial capital, described as the funds necessary to start and run the day-to-day operations of the business, is one of the most “visible resources” (Cooper, Gimeno-Gascon, & Woo, 1994) a business can have. It includes start-up funds, working capital, and capital to grow the business. Social capital, defined as ‘the capitalized value of improvements in economic performance that can be attributed to high-trust social networks’, (Casson & Della Guista, 2007, p. 221), is of prime concern to entrepreneurs, given that networking and networks are of considerable significance to entrepreneurial activity (Casson & Della Guista, 2007). And while the popular perception of entrepreneurship is one of an individualist, there is evidence to argue that entrepreneurship is socially embedded in network structures (Aldrich, 1987). Each of these capital structures is necessary to build a successful entrepreneurial venture; the skills necessary for human capital needs can be taught, understanding financial capital needs and cash flow can be taught, and

social capital-by way of networking-can be facilitated through development of social systems in the methods used for instruction of the first two.

### **Types of Training Programs**

There are different types of training programs available: those that are academic and those that have an outreach focus. Academic programs are defined by Minnesota State Colleges and Universities as "...a cohesive arrangement of college level credit courses and experiences designed to accomplish predetermined objectives leading to the awarding of a degree, diploma, or certificate" (academicaffairs.mnscu.edu, 2009, webpage). These are classes one would associate with undergraduate and graduate students taking courses in completion of a degree program. For example, over 400 universities and colleges in the United States offer entrepreneurship and small business management courses as part of a business undergraduate curriculum (Vesper & Gartner, 1997). Also, when considering academic programs, one can look at Continuing Education program offerings. Continuing Education- most often thought of as Adult Education- is defined as "any organized or sustained communication designed to bring about learning in adults, excluding education following directly after initial or secondary education, and excluding vocational education" (Jarvis & Wilson, 2002, p. 5). Adult Education delivered through a Continuing Education platform is most frequently focused on topics designed to enhance one's current employment situation or to receive continuing education units required for one's professional certification. It does not usually include entrepreneurship training.

Outreach programs, focused on delivering an educational product to specific communities, have offered minorities and women a viable method for developing competencies in business acumen, ways of resource sharing, and capacity building of networks over the years.

The U.S. Department of Commerce sponsors the Minority Business Development Agency (MBDA), whose mission is to foster the establishment and growth of minority-owned business through entrepreneurship ([www.mbda.gov](http://www.mbda.gov), 2010). The Small Business Administration offers free training and management assistance to current and prospective small business owners through their Small Business Development Centers (SBDC's), and for females through the Women's Business Centers, whose focus is on training to women who are economically or socially disadvantaged ([www.sba.gov](http://www.sba.gov), 2010). Some research has indicated that the use of government services as a source of training and assistance by women was generally low (Stanger, 2004), and that professional sources of training and assistance were most frequently used by female entrepreneurs (Botha, Nieman, & van Vuuren, 2006).

The Women's Business Enterprise National Council (WBENC) is the largest third-party certifier of businesses owned, controlled, and operated by women in the United States and provides its national standard of certification to women-owned businesses throughout the country. Through certification by WBENC, a woman-owned business is able to compete successfully for government contracts and diversity set asides from large corporations ([www.wbenc.org](http://www.wbenc.org), 2010). Other female-centered entrepreneurship training programs, delivered either from a university or other non-profit entities, are available throughout the U.S. For example, Louisiana State University offers a "Women in Business" (WIB) workshop series, which is tailored to those women who want to start a business or those who want to help their existing businesses grow ([www.bus.lsu.edu](http://www.bus.lsu.edu), 2010). The WIB series delivers one-day seminars designed to show attendees how to start their own business, along with monthly brown bag lunch networking events focused around specific topics.

## **Training that Increases Motivation for Female Entrepreneurship**

Empirical findings strongly suggest that successful training requires promoting perceptions of both feasibility and desirability (Krueger, Reilly, and Carsrud, 2000). Understanding women's needs as nascent entrepreneurs seems to be a key element in successful training programs that teach both the basic business skills and cognitive adaptability. Unfortunately, when it comes to both entrepreneurial options of occupational choices and resources, such as capital and training, women are more disadvantaged than men and minority women are more disadvantaged than white women (Smith-Hunter & Boyd, 2004). A study on how female entrepreneurship could be promoted conducted by Dreisler, Blenker, and Nielson (2003) found that a lack of information could be disseminated to potential entrepreneurs, and that courses on how to compile a business plan, on small business marketing, or the legal problems of starting a firm could help potential entrepreneurs to overcome the behavioral barriers. To this point, the Women Entrepreneurship Programme (WEP) was designed to provide entrepreneurial and business skills to female entrepreneurs (Botha, Nieman, and van Vuuren, 2006), and offered not only topics on business skills one would assume to be required in an entrepreneurial training program for women, but also topics such as networking and support, making use of role models, mentors and counselors, and confidence building. There is also special emphasis placed on the financial and marketing aspects of business ownership. This is a model of training that works for nascent female entrepreneurs.

When designing an entrepreneurship training program for women, the following four issues should be considered: (1) in order to know how to deliver the programming, one should understand the preferred learning styles of women and the types of learning environments that assist women to succeed; (2) in order to understand what kinds of programming are important, one should understand women's access to human, financial, and social capital; (3) it is

important to understand who is currently delivering successful business management and entrepreneurial training to women; and (4) it is important to understand how colleges, universities, and education institutions are uniquely positioned to provide entrepreneurial programming to women (National Women's Business Council, 2009). Tidball (1973) found that graduates of women's colleges tended to be higher achievers and entered non-traditional careers...more than women from co-ed programs. In reviewing Tidball's studies, Harper (1973) found that even when controlling for other factors, students of female-only education experienced more positive outcomes in career and educational achievement.

What implications does this research have on female entrepreneurship training and its ability to raise perceptions of self-efficacy? When women attending training offered by either the Small Business Administration's (SBA) Small Business Development Centers (SBDC) or their Women's Business Centers (WBC) were asked about their preferences for training, their responses indicated many women preferred and sought business training programs and learning environments that are tailored specifically for them (Richtermeyer & Fife-Samyn, 2004). Also, some WBC clients expressed apprehension when attending classes with white, middle-class men and indicated a desire to find "safe spaces" for learning (Godwyn, Langowitz, and Sharpe, 2005, p. 15). Safe spaces, as described by Godwyn et al, are supportive learning environments in which relationships are built between women educators and women learners, free from concerns of being dismissed because of gender, race, or lack of knowledge (National Women's Business Council, 2009). With regard to training specifics, Greene, Hart, Gatewood, Brush, and Carter (2003), found in their research women entrepreneurs had different education and training needs at different times, depending on the type and size of businesses they owned. The common thread to building the perception of training efficacy and its influence on women's belief in their own abilities to start or grow a business goes back to the three forms of resources

mentioned earlier: human, financial, and social capital (Women's Business Council, 2009). In fact, Guerrero (2009) found after conducting a case study on nascent female entrepreneurs attending a Self-Employment Training program, that a fundamental educational need among nascent female entrepreneurs is to cultivate individual self-efficacy through experiential learning situations that remove ambiguity from the entrepreneurial process and build the self-confidence of the learner. This is achieved through strengthening one's human capital. While access to financial capital has improved over the past several decades (Center for Women's Business Research, 2005), research showed that women still lag behind men. Women business owners are less likely to use trade credit, business credit cards, credit lines, vehicle loans, trusts and pensions, capital leases, and equipment loans than men (Center for Women's Business Research, 2005). These facts need to be addressed by building up women's knowledge of financial capital. Social capital, those formal and informal networks that one must maintain to be a successful entrepreneur, has grown as women have overcome historical barriers by developing their own networks (Women's Business Research, 2005), however research showed that women tend to focus more on family networks than men and develop less diversification in their networks. This reliance on less formal networks remains a barrier to business success for female entrepreneurs in comparison to their male counterparts, since connections of this kind are vital for support – both financially and otherwise – during business startup and growth (Women's Business Research, 2005). Women still have a long way to go in developing the right kind of networks for business success and also in finding and expanding mentors to provide positive examples of female entrepreneurship and to develop stronger self-efficacy as it relates to business startup. Ability to perform a specific business task – the component of trainability – has received the most attention when developing training programs, but a review of literature suggested that approximately 16% of all variance in trainee performance may be

attributable to ability (Robertson & Downs, 1979). This fact alone highlighted that there is much more to training than just the ability to learn the skills. Having the capital required, the belief that the training received will increase one's ability to perform successfully, and an increase in one's own self-efficacy hold the key to successful female entrepreneurial outcomes.

### **Program Evaluation**

If entrepreneurship training can positively impact the self-efficacy of nascent female entrepreneurs, the question becomes how does one define program evaluation in this context? Stated another way, how do female entrepreneurs evaluate training programs as to their effectiveness in achieving the objectives of going to training programs – that of raising self-efficacy and perception that they can be successful?

Program evaluation can be defined in many different ways depending upon the end use of the information gathered. Some have defined evaluation as "...the systematic assessment of the worth or merit of some object" (Trochim, 2006, p.1), however this only considers evaluation as a way to pass judgment or determine worth of a program or process. It does not consider descriptive studies or any evaluations that emphasize the information-processing and feedback functions of evaluation (Trochim, 2006). A definition that is perhaps more appropriate would be "evaluation is the systematic acquisition and assessment of information to provide useful feedback about some object" (Trochim, 2006, p. 1). Program evaluation has a number of definitions, but most frequently it is seen as a means for "improving program services" (Shackman, 2010, p. 1). In order to judge a program, one must first have an objective or set of objectives that are goals to progress. One would hope that the goals of the attendees and that of those offering the program would be the same, however they can be different.

Why is evaluation of a program important? Because it enables the program coordinator, based upon empirical information, to improve methods of instruction, topics offered, and opportunities that will be useful to meeting the needs of the attendees in achieving their goals. Evaluations can verify whether the program is really running as it was originally planned (McNamara, 2002). Evaluations can also be used to uncover any nuances of outcomes between groups that could affect the effectiveness of program. For example, when considering female entrepreneurs there could be perceived differences in program effectiveness by whether or not the woman was currently a business owner or simply in the planning stages of business startup.

As the number of successful female entrepreneurs increases, this in turn increases the economic growth of a city, region or state. In addition, a program that correctly addresses the needs of its constituents may help to increase the self-efficacy of attendees as to their ability to successfully start their own business and/or better manage a business they already own.

### **Methods of Program Evaluation**

The field of program evaluation is characterized by enormous diversity (Patton, 1996). Different methods of program evaluation have been devised – both quantitative and qualitative in nature. One can evaluate programs on the ability of the training to produce designed outcomes. Noe & Schmitt (1986) found that measures of training effectiveness fell on several criteria: that of “reaction” criteria – indicating how satisfied trainees were with the content and administration of the program; “learning” criteria – assessments used to determine attendee’s knowledge of key behaviors or skills; “behavior” criteria – the extent to which key behaviors emphasized in the training program were exhibited by trainees in the work setting; and “performance” criteria – the rating scales developed to assess school administrator performance vis-à-vis the trainees’ job performance. The higher the trainees’ job performance score, the higher the performance rating

of the administrator. This research was quantitative in nature, and allowed for rankings of training programs and training providers as they related to attendee's desired outcomes. These participant-oriented outcome based models emphasize using evaluation to improve overall results; improvement-oriented evaluations include formative evaluation, quality enhancement, responsive evaluation, learning organization approaches...among others, and "focus on improvement – making things better – rather than rendering summative judgment" (Patton, 1997). Concerning entrepreneurship training, if one were to look at outcomes as a method for program evaluation, one could consider the number of new business startups and/or the number of new jobs created, for example.

Another way to evaluate programs is by external measures, for instance, "program outputs" or units of service, e.g., the number of clients who went through a program (McNamara, 2002, p. 6). This is a very ineffective method of program evaluation, although it is used by many federally funded programs as evidence of program effectiveness. The SBA's Small Business Development Centers and their Women's Business Centers measure program effectiveness by the number of clients served, not just by the number of new businesses started (National Women's Business Council, 2009). Other governmental agencies and non-profit organizations use these same metrics to evaluate programs along with such variables as the location of the training center, how many women living below the poverty level are located within the center's radius, whether the training center operates as an autonomous organization or is part of a larger structure, how long the center has been in operation, and the number of ethnicities served by the training (Richtermeyer & Fife-Samyn, 2004).

Do these types of evaluations really measure the effectiveness of entrepreneurship training, especially when it's focused towards women? Various factors can affect a program attendee's perception of program effectiveness, such as what are the program's strengths and

weaknesses, to what extent are participants progressing toward the desired outcomes, which types of participants are making good progress and which types aren't doing so well, what kinds of implementation problems have emerged and how are they being addressed, what's happening that wasn't expected, what do they like, dislike, or want to change (Patton, 1997). One would expect to find the most accurate evaluation of training programs from the women themselves. Research has shown that trainee's beliefs regarding opportunities to practice skills or use knowledge acquired in the training program and receive reinforcement and feedback from supervisors and peers are of particular importance (Noe, 1986). And, as Noe found, "trainee's" satisfaction with the program is believed to have an important influence on learning. Taking this point of reasoning one step further, it would seem that even richer program evaluation data could be gathered by going back to program completers *after the fact* – after they have attended training programs and had time to consider what they had learned and perhaps put some of that into play. Perceptions can be affected by whether or not the attendees of female entrepreneurship training programs are already business owners or still in the planning stages. Evaluation of the program itself will be different based upon the experience in business that the attendee brings to the table.

## **CHAPTER 3: METHODOLOGY**

### **Population**

The target population of this study was defined as women who wanted to start their own businesses and/or women who had already started a business but felt they needed more training to further their business' productivity. The accessible population was described as women who participated in any Women in Business (WIB) seminar event during the years 2006 – 2010 sponsored by a large research university located in the southeastern portion of the United States. The sampling plan is described below:

- a. All women who registered and attended the day long WIB seminar events who were either interested in starting their own business or who already owned their own business were surveyed at the end of the event for their evaluations of the program.
- b. All women who registered and attended the one hour and thirty minute WIB “brown bag lunch” speaker and networking events who were either interested in starting their own business or who already owned their own business were surveyed at the end of the event for their evaluations of the program.
- c. The day-long WIB seminar events and the brown bag speaker and networking events were not mutually exclusive; a woman participating in several of the events was counted each time she attended and completed an evaluation.
- d. The seminar events and the brown bag speaker and networking event enrollments were not capped at any specific number of attendees.
- e. Attendance ranged from 64 women during one of the day long events to between 10 and 38 women during the brown bag speaker and networking events.

## **Instrumentation**

This data was collected using two types of methodology – both quantitative and qualitative. It was felt that the use of two different methods, especially the collection of qualitative data, would provide a richer response and more in-depth analysis of program perceptions of the attendees in understanding how to make women more successful in business.

The quantitative survey instrument used to collect the data was developed by the researcher for the express purpose of gathering the information needed for this study. Content validity was established by a panel of experts, including faculty from the College of Business and the School of Human Resource Education and Workforce Development.

The variables, measured using nominal and ordinal data and also on a five point Likert-like scale, were chosen after a review of literature, and included the following:

- a. Age range
- b. Race
- c. Number of children
- d. Age range of children
- e. Level of education
- f. Salary range
- g. Current business owner
- h. Primary reason for attending
- i. Reasons for wanting to start a business
- j. Family member own business
- k. Presently have female mentor for business and/or business issues
- l. Importance of female mentor
- m. Effective presentation

- n. Practical information provided
- o. Working knowledge on topic provided
- p. Acquire practical knowledge
- q. Program worth time and investment spent
- r. Capacity to hold interest
- s. Organization of program
- t. Level of topic presentation
- u. Communication skills of speaker
- v. Other comments

The structured interview instrument was developed for the express purpose of gathering the qualitative information needed for this study. The researcher contacted a number of past attendees of the daylong WIB and/or the monthly brown bag networking events to conduct interviews to determine their perceptions regarding the effectiveness of the WIB program *after the fact*-after sufficient time had passed for the attendees to have developed benchmarks with which to more effectively evaluate the program(s). The data was split to compare those attendees who were not business owners at the time of the training, and those who were already business owners when they attended the training workshops.

According to research done by Moustakas, qualitative methods fall into five models that can be used depending upon the inquiry being conducted by the researcher (1994). These five models are:

**Ethnography** – research that involves extensive fieldwork resulting in a sort of “cultural description” (van Maanen, Dabbs, & Faulkner, 1982, p. 103) – can only be done after a “lengthy period of intimate study and residence in a given social setting. It calls for the language spoken in that setting, first-hand participation in some of the activities that take place there, and, most

critically, a deep reliance on intensive work with a few informants drawn from the setting” (van Maanen, Dabbs, & Faulkner, 1982, p. 104-105).

**Grounded Research Theory** – focuses on “unraveling the elements of experience” (Moustakas, 1994, p. 4). The theory is generated during the research process and from the data being collected. The hypotheses and concepts are worked out in the course of conducting the study and from an analysis of data (Moustakas, 1994).

**Hermeneutics** - focuses on “consciousness and experience” and as such involves the “...art of reading a text so that the intention and meaning behind appearances are fully understood” (Moustakas, 1994, p. 9).

**Empirical Phenomenological Research** – one of the most frequently used methods of conducting qualitative analysis (Moustakas, 1994) – focuses on the subject of the research being fully understood, and involves a return to experience in order to obtain comprehensive descriptions that provide the basis for a reflective structural analysis that portrays the essences of the experience (Moustakas, 1994). In other words, “the aim is to determine what an experience means for the persons who have had the experience and are able to provide a comprehensive description of it” (Moustakas, 1994, p. 13).

**Heuristic Research** – refers to a “process of internal search through which one discovers the nature and meaning of experience and develops methods and procedures for further investigation and analysis” (Moustakas, 1994, p. 17). Heuristic is developed from the Greek word, *heuriskein*, meaning to discover or find...and is a close relative to the Greek word, eureka, meaning the “aha” moment, or phenomenon” (Moustakas, 1994, p. 17). Through heuristic research, one tries to understand what it means to be human.

After careful consideration of the five theories described above, it was decided that the most appropriate theory to use in this qualitative portion of the study would be phenomenology.

This method was selected because while it deals with theory, ideas, and essences (Moustakas, 1994), it also is concerned with the “real world.” Moustakas stated that “the method of reflection that occurs throughout the phenomenological approach provides a logical, systematic, and coherent resource for carrying out the analysis and syntheses needed to arrive at essential descriptions of the experience” (1994, p. 47). Perhaps even more relevant to this study, in phenomenology, “perception is regarded as the primary source of knowledge, the source that cannot be doubted” (Moustakas, 1994, p. 52). Husserl is quoted as saying “Intentions, united with sensations, make up the full concrete act of perception...” (Beyer, 2009, p 1). As previously stated, the purpose of conducting interviews after the fact - after sufficient time had passed for the attendees to have developed benchmarks with which to more effectively evaluate the program(s) – was considered to be a way to provide richer insight into the WIB program attendee’s perceptions regarding the effectiveness of the WIB experience as a whole. As research has shown, using a phenomenology-based qualitative methods approach along with a quantitative-based approach is an effective way to provide the best fit of the data to the research question being investigated.

Mixed methods (MM) research has been called the third path (Gorard & Taylor, 2004), in that it has emerged as an alternative to the” dichotomy of qualitative (QUAL) and quantitative (QUAN), traditions during the past 20 years” (Teddlie & Tashakkori, 2009, p. 4). This merging of methods has not been without conflict or criticism, as evidenced by the so-called Paradigm Wars (Gage, 1989). At its core was the incompatibility thesis, which stated that it was inappropriate to mix QUAL and QUAN methods due to fundamental differences in the paradigms underlying those methods (Teddlie & Tashakkori, 2009); paradigms being defined as a “worldview, complete with the assumptions that are associated with that view” (Mertens, 2003, p. 139). In essence, the thesis held that “research paradigms are associated with research

methods in a kind of one-to one-correspondence. Therefore, if the underlying premises of different paradigms conflict with one another, the methods associated with those paradigms cannot be combined” (Teddlie & Tashakkori, 2009, p. 15). In response, researchers who were more focused on pragmatism, or the usefulness of the research, developed the “compatibility thesis.” Howe, (1988, p. 10), said of this thesis that it “...supports the view, beginning to dominate practice, that combining quantitative and qualitative methods is a good thing and denies that such a wedding of methods is epistemologically incoherent. On the contrary, the compatibility thesis holds that there are important senses in which quantitative and qualitative methods are inseparable.”

One of the issues surrounding qualitative methodology is that of reliability and validity. Being able to determine these two measures is made more difficult in qualitative research due to the fact that qualitative research emphasizes the uniqueness of human situations and the importance of experiences that are not necessarily accessible to validation through traditional (quantitative) forms of empirical evidence (Sandelowski, 1986). Replication of results is not possible in qualitative research because the act of data gathering alters the informant’s perspective of an experience (Norwood, 2000). The concepts of reliability and validity are therefore translated into dependability and credibility (Norwood, 2000). According to Norwood (2000), qualitative findings are considered dependable if their interpretation has stability over time and across conditions. A study must be auditable according to Sandelowski (1986), which means that another researcher can follow the decision trail and arrive at comparable conclusions (Norwood, 2000). An auditable study provides reasonable evidence for those findings to be dependable. Credibility is the equivalent of validity in qualitative research (Norwood, 2000); a study is found to be credible if confidence can be placed in the data and their interpretation. Procedures that enhance the credibility of a quantitative study include purposive

sampling strategies and adequate time in the field or continuation of data collection until saturation has been achieved (Norwood, 2000). Saturation is achieved when no new information or new themes emerge from the data analysis (Cohen & Crabtree, 2006).

The use of purposive sampling, whereby the researcher selects the subjects in the study because of who they are and what they know versus by random chance (Siegle, 2002), was determined to be appropriate given the nature of the research and the questions needing to be investigated. A pilot study was conducted by independent reviewers, including experts from the College of Business and the School of Human Resource Education and Workforce Development. Pilot studies are useful to ensure the quality of future design collection procedures (Teddlie & Tashakkori, 2009), and are used to identify possible areas of problems in the data collection instrument prior to actual use. In this instance, it was found that questions regarding the respondent's family support of their entrepreneurial endeavors and the education level of each parent would be useful to aid in thematic interpretation; these two questions were added to the qualitative survey instrument.

### **Data Collection**

To collect the quantitative data, the survey instrument was handed out when attendees registered at the door, with instructions to complete the instrument, leaving off any names or identifying features, and returning the completed form to the sign-in table when departing the event. In addition, during the opening welcome comments and prior to the introduction of the speaker or the topic, attendees were once again reminded to complete the survey and leave it at the conclusion of the event. Respondents were told that to protect their anonymity to leave all names off the survey, and that the information was to be used to understand the training needs and perceptions of the programs to better address the issues of the attendees. In addition to keeping all names off the survey instrument, a sheet of each program's total responses was

collected and preserved on a single master sheet, which took the attendees' answers another step away from the source, ensuring that the evaluation sheets could not be matched to the woman completing the form. The data were spot checked to make sure that no errors occurred when transferring the data from respondent's sheet to the master list.

To collect the qualitative data, the following techniques were used:

1. A purposive sample of attendees of the WIB workshop training from 2008 until 2010 was compiled from e-mail addresses provided by attendees at both the day long workshops and the monthly brown bag lunch networking events. Purposive sampling may be defined as "selecting a relatively small number of units because they can provide particularly valuable information related to the research questions under examination" (Teddlie & Tashakkori, 2009).
2. These women were contacted via e-mail to see if they would be willing to participate in a short interview with the researcher concerning their perceptions about the effectiveness of the WIB training.
3. If they agreed, the researcher interviewed them at a public location of their selection or via the telephone and recorded the answers to the qualitative questionnaire. These responses were recorded both electronically and in a written journal maintained by the researcher. Probing questions were asked when deemed necessary by the researcher.
4. Anonymity of the respondents was guaranteed, and no names were recorded on any electronic or written journal.
5. The responses were coded and evaluated for re-occurring concepts and themes, which, when present, were identified and discussed.

The researcher completed the NIH on-line Human Subjects Course Training (see Appendix A).

## **Data Analysis**

The data analysis for the study was designed to achieve the objectives of the study. The complete listing of objectives follows, along with the methods that were used for analysis of the data.

1. To describe the current business owner WIB attendees on the following demographic and business related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Type of business currently owned
  - j. Family member own business
  - k. Presently have female mentor for business and/or business issues
  - l. Importance of female mentor

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

2. To describe the non-business owner WIB attendees on the following demographic and business-related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Type of business planned
  - j. Family member own business
  - k. Presently have female mentor for business and/or business issues
  - l. Importance of female mentor

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

3. To compare the WIB attendees by whether or not they are current business owners on the following demographic and business related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children

- e. Level of education
- f. Salary range
- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Family member own business
- j. Presently have female mentor for business and/or business issues
- k. Importance of female mentor

Those variables measured as interval data were compared using independent t-tests, and those measured as categorical data were compared using chi-square analysis.

- 4. To describe the perceptions of the WIB program by current business owners on the following business related variables:
  - a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time and investment spent

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

- 5. To describe perceptions of the WIB program by non-current business owners on the following business related variables:
  - a. Effectiveness of presentation
  - b. Practical information was provided

- c. Working knowledge on topic provided
- d. Able to acquire practical knowledge
- e. Program was worth time and investment spent

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

6. To compare the perceptions of the WIB program of current business owners and non-current business owners on the following business related variables:
- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent

Those variables measured as interval data were compared using independent t-tests, and those measured as categorical data were compared using chi-square analysis.

7. To describe the perceptions of the Women in Business participants who are business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:
- a. Program's capacity to hold interest
  - b. Organization of the program
  - c. Level at which topic was presented
  - d. Communication skills of speaker

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

8. To describe the perceptions of the Women in Business participants who are non-business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:

- a. Program's capacity to hold interest
- b. Organization of the program
- c. Level at which topic was presented
- d. Communication skills of speaker

Descriptive statistics were used for this objective, with specific procedures based upon the level of the measurement of the variable. Those measured on an interval scale were described using means and standard deviations. Those on a categorical scale were described using frequencies and percentages in categories.

9. To determine if a model exists explaining a significant portion of the variance in perceptions between current and non-business owner attendees of the WIB program from the following selected demographic characteristics:

- a. Age
- b. Race
- c. Number of Children
- d. Age range of children
- e. Level of education
- f. Salary range

- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Family member own business
- j. Presently have female mentor for business and/or business issues
- k. Importance of female mentor
- l. Owns a business

To achieve this objective, stepwise regression analysis was used, with the dependent variable being “current business owner.”

10. To interview former WIB attendees and describe their perceptions on the following structured questionnaire (Note: probing questions were added when necessary during interview).

- o. How many Women in Business (WIB) events have you attended over the past two years?
  - a-1. Why do you keep attending? (If relevant)
- p. How did you use the information that was presented?
- q. At the time you attended the WIB program were you a business owner?
- r. Do you currently own a business?
- s. Were there particular topics you felt helped you more than others?
  - e-1. If yes, which ones, why
- t. If you could name the most positive impact the WIB program had on you personally or on your business what would that be?
- u. In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?
- v. Would you have gotten this far with your business without the WIB training?

- w. Please feel free to add any comments that you feel would help us improve the  
WIB program's ability to help you start or grow a business.
- x. How would you characterize the support you have received from your family for  
starting your own business?
- y. Number of children under 18 living at home
- z. What was the highest level of education of each parent
  - aa. Age
  - bb. Ethnicity (researcher will complete)

To achieve this objective, structured responsive interviews were conducted and summarized; concepts and themes that emerged were discussed.

## CHAPTER 4: RESULTS

The primary purpose of this study was to determine the influence of selected demographic characteristics on perceptions of training effectiveness and to compare the perceptions of training effectiveness by whether or not the participants were business owners by looking at women who attended a series of training and networking programs offered by an entrepreneurship institute located in a College of Business at a large research institution in the southeastern portion of the United States.

For this study, mixed methods techniques of data analysis were used. Mixed methods studies have been defined by a number of researchers; Tashakkori and Teddlie (1998, p. 17-18) defined mixed methods as “those that combine the qualitative and quantitative approaches into the research methodology of a single study or multi-phased study”, and also as “a type of research design in which Qual and Quan approaches are used in types of questions, research methods, data collection and analysis procedures, and/or inferences” (Tashakkori & Teddlie, 2003, p. 7).

Quantitative data were used to analyze the perceptions of the attendees towards the program immediately after the program was completed. Women who were not business owners at the time of their attendance at any WIB program were considered “non-business owners” and coded accordingly using SPSS. Women who were business owners were coded in the same way and were considered “business owners.” On all questions where the options to write “other” was offered to the respondents, the various responses were added and coded to reflect the response.

## Objective One Results

The first objective of this study was to describe the current business owner WIB attendees on the following demographic and business-related variables:

- a. Age
- b. Race
- c. Number of Children
- d. Age range of children
- e. Level of education
- f. Salary range
- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Type of business currently owned
- j. Family member own business
- k. Presently have female mentor for business and/or business issues
- l. Importance of female mentor

There were 61 female business owners who met the criteria of the first objective. The results for each of the variables follow.

### Age

The first variable on which the female business owners were described was their age. Data were received from 61 female business owners. However, of these 61, usable data regarding age was available for 23. The age category which was identified by the largest group of respondents was 41-45 years of age (n=6, 26.1%). The category with the second largest response (n=4, 17.4%) was 46-50 years. Therefore, 43.5% (n=10) of the female business owner participants were between the ages of 41 and 50. A breakout of the ages is provided in Table 1.

**Table 1. Reported Age of Women Business Owners who Participated in Women in Business Seminar Events**

Age	Frequency	Percent
21-25	1	4.3
26-30	2	8.7
31-35	2	8.7
36-40	1	4.3
41-45	6	26.1
46-50	4	17.4
51-55	2	8.7
56-60	2	8.7
61-65	3	13.0
Total	23 <sup>a</sup>	100.0

<sup>a</sup>Data regarding age was not available for 38 female business owners.

**Table 2. Race/Ethnicity of Women Business Owners who Participated in Women in Business Seminar Events**

Race/Ethnicity	Frequency	Percent
Caucasian	16	64.0
African American	7	28.0
Asian	1	4.0
Hispanic	1	4.0
Total	25 <sup>a</sup>	100.0

<sup>a</sup>Data regarding ethnicity were not available for 36 of the female business owners.

## Race/Ethnicity

The women who reported that they were business owners were also described on their race or ethnicity. Of the 25 business owner participants who provided information regarding their race, the majority were Caucasian (n = 16, 64.0%). Most of the other respondents indicated that they were African American (n = 7, 28.0%). See Table 2.

## Children and Their Age Ranges

When looking at whether responding business owners had children, 14 (56.0%) indicated that they had children and 11 (44.0%) did not. Those who indicated they had children were also asked to indicate for each of six age categories whether or not they had one or more children in that category. Of the 14 business owners who had children, the largest group indicated they had adult children (n= 4, 28.6%). The number of respondents who reported each age category of children are presented in Table 3.

**Table 3. Reported Age of Children for Women Business Owners who Participated in Women in Business Seminar Events**

Age Ranges	Frequency	Percent
Infant	2	14.3
Preschool	1	7.1
Elementary School	2	14.3
Middle School	0	0.0
High School	0	0.0
Adult Child	4	28.6
Combination Ages <sup>1</sup>	2	7.1
Total	14 <sup>a</sup>	100.0

<sup>a</sup>Data regarding age of children were not available for 3 of the female business owners

<sup>1</sup> Preschool/elementary/middle school age ranges



- \$70,000, \$70,001 - \$80,000, and \$80,001+. The salary range that was reported by the largest number was \$30,001-\$40,000 (n=6, 28.6%). Second largest number of respondents identified \$80, 001+ (n=5, 23.8%), as their salary range. The full range of salaries is reported in Table 5.

**Table 5. Salary Ranges Reported by Women Business Owners who Participated in Women in Business Seminar Events**

<b>Salary Range</b>	<b>Frequency</b>	<b>Percent</b>
\$10,001 - \$20,000	0	0.0
\$20,001 - \$30,000	3	14.3
\$30,001 - \$40,000	6	28.6
\$40,001 - \$50,000	1	4.8
\$50,001 - \$60,000	3	14.3
\$60,001 - \$70,000	3	14.3
\$70,001 - \$80,000	0	0.0
\$80,001 +	5	23.8
<b>Total</b>	<b>21<sup>a</sup></b>	<b>100.00</b>

<sup>a</sup> Data regarding salary ranges were not available for 40 of the female business owners

### **Primary Reason for Attending the WIB Programs**

The reasons for attending the WIB programs were important in understanding the training needs of the female business owner. The respondents were given three specific reasons for attending the program from which to choose and also provided an “Other” space to write in their responses. None of the responses were mutually exclusive; a respondent could answer all three and include an “Other response” as well. The top reason for attending the WIB programs was “To Improve my Skills (n=17, 27.9%), followed closely by “To Prepare for Starting a Business” (n=14, 23.0). A list of the total responses for this question is in Table 6.

**Table 6. Primary Reason for Attending the WIB Programs Reported by Women Business Owners who Participated in Women in Business Seminar Events**

Reason	Frequency	Percent
To Improve My Skills	17	28.3
To Prepare for Starting a Business	14	23.3
Interest in the Topic	8	13.3
Preparation/ General Interest/ Improve	4	6.7
Preparation & Improve Skills	3	5.0
Interest in Topic & Improve Skills	3	5.0
To Learn & Network	3	5.0
To Improve Skills & Network	2	3.3
Networking	2	3.3
Confusion	1	1.7
To Move into a New Business Idea	1	1.7
Came with a Friend	1	1.7
To Expand Business' Region	1	1.7
Total	60a	100.0

<sup>a</sup>Data regarding primary reason for attending were not available for 1 of the female business owners.

### **Type of Business Currently Owned**

The types of businesses owned by the women business owners were varied. The survey instrument allowed for the option “Other”, where the respondent could insert their own business type if it wasn’t already listed. Of the business owners who responded to this question, retail sales and construction firms were the top two businesses at 13.3% (n=8) each, followed by those women who owned businesses in the service industries (n=6, 9.8%) and those who had home-based businesses (n=5, 8.2%). A complete listing of all business types currently owned follows in Table 7.

**Table 7. Types of Businesses Currently Owned by Women Business Owners who Participated in Women in Business Seminar Events**

Type of Business	Frequency	Percent
Retail Sales	8	13.3
Construction	8	13.3
Service Industry	6	9.8
Home-Based	5	8.2
Extended Stay Housing	4	6.6
Manufacturing	3	4.9
Financial/Insurance	3	4.9
Business to Business (b2b)	3	4.9
E-Commerce	3	4.9
Consulting	3	4.9
Retail and Wholesale	3	4.9
Real Estate	2	3.3
Personal Shopper	1	1.6
Food Service	1	1.6
Office Trailers/Toilet Trailers	1	1.6
Commercial Cleaning	1	1.6
Retail and Service	1	1.6
Professional Practice (Law)	1	1.6
Foreign Language	1	1.6
Weight Loss Center	1	1.6
Truck Rental	1	1.6
Retail/Service/Home-Based	1	1.6
<b>Total</b>	<b>60<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup> Data regarding type of business currently owned were not available for 36 of the female business owners.

### **Family Member Owns a Business**

Out of the 20 women business owners who responded to this question, 65% (n=13) did come from a family that had at least one person in their immediate family who owned a business, while 35% (n=7) of them did not.

### **Family Member Influences Decision to Start Firm**

There were re-occurring answers to this open ended question, including “she was my role model”, “I admired her success”, “She started a business late in life – a little grocery store – and I was in awe of her”, and “I saw that she had autonomy and success in life, and she was happy”.

### **Currently Has a Female Business Mentor**

Out of the 22 women business owners who responded to this question, 54.5% (n=12) did have a female business mentor while 45.5% (n=10) did not.

### **Having a Female Business Mentor is Important**

Out of the 23 women business owners who responded to this question, almost 90% (n=20, 87.0%) said they felt it was important for them to have a female business mentor, while 13% (n=3) said it was not.

### **Mentor Other than Female**

There were re-occurring answers to this open ended question, including “Dad”, “family and friends”, “business partner”, “client”, “male friend”, and “other business owners”

## **Objective Two Results**

The second objective of this study was to describe the non-business owner WIB attendees on the following demographic and business-related variables:

- a. Age

- b. Race
- c. Have Children
- d. Age range of children
- e. Level of education
- f. Salary range
- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Type of business currently owned
- j. Family member own business
- k. Presently have a female mentor for business and/or business issues
- l. Importance of female mentor

There were 93 female non-business owners who met the criteria of the second objective.

The results for each of the variables follow:

### Age

The first variable on which the female non-business owners were described was by their age. Usable data was received from 31 respondents. The highest responses fell between the age groups of 26-30 (n=5, 16.1%), 31-35 (n=5, 16.1%), and 36-40 (n=5, 16.1%), providing almost 50% (n=15, 48.3%) of all respondents. An age breakout is provided in Table 8.

**Table 8. Reported Age of Women Non-Business Owners who Participated in Women in Business Seminar Events**

Age	Frequency	Percent
21-25	2	6.5
26-30	5	16.1
31-35	5	16.1
	63	

36-40	5	16.1
41-45	3	9.7
46-50	4	12.9
51-55	3	9.7
56-60	2	6.5
61-65	1	3.2
66-70	1	3.2
<b>Total</b>	<b>31<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup> Data regarding age of non-business owner were not available for 62 of the female non-business owners.

### **Race/Ethnicity**

The women who described themselves as non-business owners were also described on their race or ethnicity. Of the 32 women responding, the majority of attendees were Caucasian (n=22, 68.8%) and 31.3% were African American (n=10). A race/ethnicity breakout is provided in Table 9.

**Table 9. Race/Ethnicity of Women Non-Business Owners who Participated in Women in Business Seminar Events**

Race/Ethnicity	Frequency	Percentage
Caucasian	22	68.8
African American	10	31.3
<b>Total</b>	<b>32<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup> Data regarding race/ethnicity of non-business owner were not available for 61 of the female non-business owners.

### **Children and Their Age Ranges**

Thirty-four of the non-business owners provided data to this question. Of those who responded, 28 (82.4%) had children and 6 (17.6%) did not. The age ranges for the children of the 28 non-business owners are represented in Table 10.

### Education Level

Thirty of the female non-business owners provided data to this question. The majority of respondents reported they had received their bachelor's degree (n=10, 33.3%), while 20.0% (n=6) reported they had either attended but not graduated college or had received their master's degree. The remainder of the female non-business owners fell into different educational levels. The results are shown in Table 11.

**Table 10. Reported Age of Children for Women Non-Business Owners who Participated in Women in Business Seminar Events**

Age Ranges	Frequency	Percent
Infant	5	17.9
Preschool	2	7.1
Elementary School	3	10.7
Middle School	2	7.1
High School	2	7.1
Adult Child	6	21.4
Combination Ages <sup>2</sup>	4	14.3
Total	24 <sup>a</sup>	100.0

<sup>a</sup> Data regarding age of children were not available for 4 of the female non-business owners

<sup>2</sup> One respondent had middle and high school aged children; one respondent had middle, high school, and adult children; one respondent had preschool and elementary school aged children; and one respondent had elementary school age and adult children.

**Table 11. Education Level of Women Non-Business Owners who Participated in Women in Business Seminar Events**

<b>Level of Education</b>	<b>Frequency</b>	<b>Percent</b>
Currently Attending High School	0	0.0
High School Graduate	1	3.3
Attained a GED	0	0.0
Currently Attending Community College	0	0.0
Community College Graduate	2	6.7
Technical College Graduate	0	0.0
Special Program (ie – Nursing)	1	3.3
Some College	6	20.0
College Graduate	10	33.3
Masters Degree	6	20.0
Ph.D.	0	0.0
Professional Degree	4	13.3
<b>Total</b>	<b>30<sup>a</sup></b>	<b>100.00</b>

<sup>a</sup> Data regarding education level were not available for 63 of the female non-business owners.

### **Salary Range**

There were 27 non-business owners who responded to this question. Of those salaries reported, the most often cited salary range was \$50,001-\$60,000 (n=7, 25.9%) followed by those earning \$40,001 - \$50,000 (n=5, 18.5%) and \$30,001-\$40,000 (n=4, 14.8%). The full range of salaries is reported in Table 12.

**Table 12. Salary Ranges Reported by Women Non-Business Owners who Participated in Women in Business Seminar Events**

Salary Range	Frequency	Percent
\$10,001 - \$20,000	3	11.1
\$20,001 - \$30,000	2	7.4
\$30,001 - \$40,000	4	14.8
\$40,001 - \$50,000	5	18.5
\$50,001 - \$60,000	7	25.9
\$60,001 - \$70,000	1	3.7
\$70,001 - \$80,000	2	7.4
\$80,001 +	3	11.1
Total	27 <sup>a</sup>	100.00

<sup>a</sup> Data regarding salary range were not available for 66 of the female non-business owners.

### **Primary Reason for Attending the WIB Programs**

The reasons for attending the WIB programs were important in understanding the training needs of the female non-business owner. The respondents were given three specific reasons for attending the program from which to choose and also provided an “Other” space to write in their responses. None of the responses were mutually exclusive; a respondent could answer all three and include an “Other response” as well. Ninety-two non-business owners responded to this question. The top reason given for non-business owners to attend the WIB programs was “To Prepare for Starting a Business” (n=49, 53.3%). The next most frequently cited reason for attending was an “Interest in the Topic” (n=13, 14.1%). A list of the total responses for this question is in Table 13.

**Table 13. Primary Reason for Attending the WIB Programs Reported by Women Non-Business Owners who Participated in Women in Business Seminar Events**

Reason	Frequency	Percent
To Prepare for Starting a Business	49	53.3
Interest in the Topic	13	14.1
To Improve My Skills	10	10.9
Preparation/ General Interest/ Improve	6	6.5
Preparation & Interest in Topic	4	4.3
Preparation & Improve Skills	3	3.3
Interest in Topic & Improve Skills	2	2.0
To Learn & Network	3	3.3
Networking	2	2.2
Total	92 <sup>a</sup>	100.0

<sup>a</sup> Data regarding primary reason for attending were not available for 1 of the female non-business owners.

### **Type of Business Currently Planned**

The types of businesses planned by the women non-business owners ranged from retail sales to home-based and service industry businesses. Since some of the responses came from those female non-business owners who had attended a specific day long program entitled “How to do Business in the Film and Entertainment Industry”, there were a number of responses directly related to that field. A complete listing of all business types currently planned follows in Table 14.

**Table 14. Types of Businesses Currently Planned by Women Non-Business Owners who Participated in Women in Business Seminar Events**

Type of Business	Frequency	Percent
Retail Sales	16	19.3
E-Commerce	8	9.6
Service Industry	6	9.8
Construction	5	6.0
Food Service	5	6.0
Home-Based	5	8.2
Consulting	4	4.8
Undecided	4	4.8
IT	3	3.6
Financial/Insurance	2	2.4
Event Planning	2	2.4
Interior/Commercial Design	2	2.4
Manufacturing	1	1.2
Business to Business (b2b)	1	1.2
Non-traditional	1	1.2
Daycare	1	1.2
Real Estate	1	1.2
Adult Daycare	1	1.2
Health & Wellness	1	1.2
Film Production	1	1.2
Going into the Family Business	1	1.2
Concierge Service	1	1.2
Education	1	1.2
Coin Operated Vending	1	1.2
<b>Total</b>	<b>83<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup>Data regarding type of business planned were not available for 10 of the female non-business owners.

### **Family Member Owns a Business**

Out of the 32 women non-business owners who responded to this question, 62.5% (n = 20) did come from a family that had at least one person in their immediate family who owned a business, while 37.5% (n = 12) of them did not. Data regarding whether or not a family member owned a business were not available for 61 of the female non-business owners.

### **Family Member Influences Decision to Start Firm**

There were re-occurring answers to this open ended question, including, “All the women in my family who own a business are successful and happy”, “motivation”, “role model”, and “she inspired me”

### **Currently Has a Female Business Mentor**

Of the 29 women non-business owners who responded to this question, 44.8% (n = 13) had a female business mentor while 55.2% (n = 16) did not. Data regarding whether the respondent had a female business mentor were not available for 64 of the female non-business owners.

### **Having a Female Business Mentor is Important**

Almost without exception, the 30 non-business owners who responded to this question said they felt it was important for them to have a female business mentor (n = 29, 96.7 %), while only 3.3% (n = 1) said it was not. Data regarding whether or not having a female business mentor was important were not available for 63 of the female non-business owners.

### **Mentor Other than Female**

There were re-occurring answers to this open ended question, including “husband”, “friends”, “family”, “future business partner”, “father”, “C.P.A.”, and “attorney”.

### **Objective Three Results**

The third objective of the study was to compare the WIB attendees by whether or not they are current business owners on the following demographic and business-related variables:

- a. Age
- b. Race
- c. Have Children
- d. Age range of children
- e. Level of education
- f. Salary range
- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Family member own business
- j. Presently have female mentor for business and/or business issues
- k. Importance of female mentor

To be able to make comparisons and to ensure the best interpretation of the findings, the researcher chose the statistical tests best suited for the level of measurement of the variables. An a' priori significance level of  $<.05$  was used to determine if the groups being considered significantly differed. Variables measured as categorical were compared using the chi-square test of independence between groups (those who did own a business and those who did not). In comparing the 11 variables, issues were found to exist in the size of the cells for the grouped frequency distributions; they had less than the expected count of 5. To remedy this, the researcher collapsed the cells and re-evaluated the statistical output for variables "Age Range", "Number of Children and Ages", "Education Level", "Salary Ranges", "Primary Reason for Attending", and "Why Start a Business." After this process was completed, the data was

analyzed again to look for any significance between variables. The variables, “Primary Reason for Attending” and “Why Start a Business” were still found to have too many cells with less than the expected count of 5; at this point the researcher coded the variables individually in order to get a better indication of the importance of those variables in the chi-square test of independence between groups. After this process, there were still several variables that contained cells less than the expected counts of 5; however the researcher determined that to collapse the remaining cells further would render the output meaningless. In examining the 11 variables to determine if they were related to whether or not an attendee at the WIB program was a business owner, the  $\chi^2$  test was used to ascertain if each of the variables was independent of the BO status. Seven of the variables were found to be independent of the BO status, while three were not independent. Each of these three variables was further examined to interpret the nature of their association with BO status. The three variables found not to be independent included “Reason for Attending – To Get Ready for Business Startup”, “Reason for Attending – To Improve Skills”, and “Have Child”, and will be examined further in later tables. The results of the  $\chi^2$  analysis for all variables, both significant and insignificant, are shown in Table 15.

### **Primary Reason for Attending – To Get Ready for Business Startup**

The variables, “The Primary Reason for Attending – To Get Ready for Business Startup”, and whether or not the attendee was a business owner or a non-business owner were examined using a chi-square test of independence to determine if they were independent of each other. Results of the chi-square test ( $\chi^2 (1 \text{ N} = 152) = 13.40, p < .001$ ) were examined by the researcher and found to be significant. Therefore, the variables “Primary Reason for Attending – To Get Ready for Business Startup” and status of business ownership were not independent. The cross-classification of the subjects on these variables is presented in Table 16. The nature of the

association between these variables is such that a higher percentage of female non-business owners (n=49, 53.3%) indicated that their primary reason for attending was to prepare for business startup up than among the NBO's (n=14, 23.3%).

**Table 15. Comparison of Women Business Owners versus Non-Business Owners on Selected Personal and Demographic Characteristics**

Variable	<u>N</u>	df	$\chi^2$	p
Primary Reason for Attending To Prepare to Start Business	152	1	13.40	.001
Primary Reason for Attending Improve Skills	152	1	7.582	.006
Age Categories of Children <sup>3</sup>	59	5	5.820	.324
Have Children	59	1	4.878	.027
Reasons for Starting Business Be My Own Boss	59	1	3.641	.056
Education Level	59	2	3.322	.190
Group Age Categories	54	3	1.996 <sup>a</sup>	.573
Reasons for Starting Business Assist Clients	59	1	1.808 <sup>e</sup>	.179
Female Mentor Important	53	1	1.759 <sup>f</sup>	.185
Salary Categories	48	2	1.443 <sup>b</sup>	.486
Primary Reason for Attending Networking Opportunity	152	1	1.229	.268
Reasons for Starting Business Financial	59	1	.620 <sup>c</sup>	.431
Reasons for Starting Business Challenge	59	1	.620 <sup>d</sup>	.431
Presently Have a Female Business Mentor	51	1	.473	.343
Primary Reason for Attending	147	1	.346	.556

<sup>3</sup> individual cells for children's ages were too small to be meaningful

Combination of first 3

**Table 15 continued**

Variable	<u>N</u>	df	$\chi^2$	p
Primary Reason for Attending Interest in topic	152	1	.19	.889
Family Member Own Business	52	1	.033	.855
Race/Ethnicity	55	1	.004	.948

<sup>a</sup>3 cells (30.0%) had expected count < 5. <sup>b</sup>2 cells (33.3%) had expected count < 5. <sup>c</sup>2 cells (50.0%) had expected count < 5. <sup>d</sup>2 cells (50.0%) had expected count < 5. <sup>e</sup>2 cells (50.0%) had expected count < 5. <sup>f</sup>2 cells (50.0%) had expected count < 5.

**Table 16. Cross-Classification of “The Primary Reason for Attending – To Get Ready for Business Startup” and Status of Business Ownership**

Variable	Business Ownership Classification		Total <u>N</u> %
	<u>Owner</u> <u>n</u>	<u>Non-Owner</u> <u>n</u>	
No	46 76.7%	43 46.7%	89 58.6%
Reason to Attend: To Start Business			
Yes	14 23.3%	49 53.3%	63 41.4%
Total	60 100.0%	92 100.0%	152 100.0%

Note:  $\chi^2(1, N = 152) = 13.403, p < .001$

### **Primary Reason for Attending – To Improve Skills**

The variables, “The Primary Reason for Attending – To Improve Skills”, and whether or not the attendee was a business owner or a non-business owner were examined using a chi-square test of independence to determine if they were independent of each other. Results of the chi-square test ( $\chi^2(1, N = 152) = 7.58, p < .006$ ) were examined by the researcher and found to be significant. Therefore, the variables “Primary Reason for Attending – To Improve Skills” and status of business ownership were not independent. The cross-classification of the subjects on these variables is presented in Table 17. The nature of the association between these variables is such that a higher percentage of female business owners (n=17, 28.3%) attended the WIB for this specific program topic than did the non-business owners (n=10, 10.9%).

**Table 17. Cross-Classification of “The Primary Reason for Attending – To Improve Skills” and Status of Business Ownership**

Variable	Business Ownership Classification		Total <u>N</u> %
	<u>Owner</u> <u>n</u>	<u>Non-Owner</u> <u>n</u>	
No	43 71.7%	82 89.1%	125 82.2%
Reason to Attend: To Improve Skills			
Yes	17 28.3%	10 10.9%	27 17.8%
Total	60 100.0%	92 100.0%	152 100.0%

Note:  $\chi^2(1, N = 152) = 7.582, p < .006$

### Have Children

The variables, “Have Children,” and whether or not the attendee was a business owner or a non-business owner were examined using a chi-square test of independence to determine if they were independent of each other. Results of the chi-square test ( $\chi^2(1, N = 59) = 4.88, p < .028$ ) were examined by the researcher and found to be significant. Therefore, the variables “Have Children” and status of business ownership were not independent. The cross-classification of the subjects on these variables is presented in Table 18. The nature of the association between these variables is such that a higher percentage of female business owners (n=11, 44.0%) did not have children than did the non-business owners (n=6, 17.6%).

**Table 18. Cross-Classification of “Have Children” and Status of Business Ownership**

Variable	Business Ownership Classification		Total <u>N</u> %
	<u>Owner</u> <u>n</u>	<u>Non-Owner</u> <u>n</u>	
No	11 44.0%	6 17.6%	17 28.8%
Have Children			
Yes	14 56.0%	28 82.4%	42 71.2%
Total	25 100.0%	34 100.0%	59 100.0%

Note:  $\chi^2(1, N = 59) = 4.878, p < .028$

### Objective Four Results

The fourth objective of the study was to describe the perceptions of the WIB program by current business owners on the following business-related variables:

- a. Effectiveness of presentation
- b. Practical information was provided
- c. Working knowledge on topic provided
- d. Able to acquire practical knowledge
- e. Program was worth time and investment spent

Attendees were asked to respond using a five point Likert-like scale, whose categories ranged from “Strongly Agree”, “Agree”, “Neither Agree or Disagree”, “Disagree”, and “Strongly Disagree.”

### Effectiveness of Presentation

The first variable on which the female business owners described their perception of the WIB program was on the effectiveness of the presentation. Usable data was received from 61 female business owners. However, of these 61, data regarding their perception of the effectiveness of the presentation was available for 60. The category which was identified by the largest group of respondents was “Strongly Agree” (n=39, 65.0%). The category with the second largest response (n=20, 33.3%) was “Agree.” A breakout of the responses is provided in Table 19.

**Table 19. Perception of the Effectiveness of the Presentation by Business Owners**

Category	Frequency	Percent
Strongly Agree	39	65.0
Agree	20	33.3
Neither Agree/Disagree	1	1.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	60 <sup>a</sup>	100.00

Note: Mean = 4.63; SD = .520

<sup>a</sup> Data regarding perception of the effectiveness of the presentation were not available for 1 female business owner.

### Practical Information was Provided

The second variable on which the female business owners described their perception of the WIB program was on the practical usefulness of the information provided. Usable data was received from 61 female business owners. Of these 61, data regarding their perception of the practical usefulness of the information provided was available for 60. The category which was

identified by the largest group of respondents was “Strongly Agree” (n=39, 65.0%). The category with the second largest response (n=21, 35.0%) was “Agree.” A breakout of the responses is provided in Table 20.

**Table 20. Perception of the Effectiveness of the Presentation by Business Owners**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	39	65.0
Agree	21	35.0
Neither Agree/Disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	60 <sup>a</sup>	100.00

Note: Mean = 4.65; SD = .481

<sup>a</sup> Data regarding perception of the effectiveness of the presentation were not available for 1 female business owner.

### **Speaker Provided a Good Working Knowledge of Subject Matter**

The third variable on which the female business owners described their perception of the WIB program was on the speaker having a good working knowledge of the subject matter in which they were delivering their workshop or topic. Usable data were received from 61 female business owners. Of these 61, data regarding their perception of the practical usefulness of the information provided was available for 60. The category which was identified by the largest group of respondents was “Strongly Agree” (n=43, 71.1%). The category with the second largest response (n=15, 25.0%) was “Agree”, while “Neither Agree/Disagree” was third (n=2, 3.3%). Breakouts of responses are provided in Table 21.

**Table 21. Perception of the Speaker Having a Good Working Knowledge of the Topic by Business Owners**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	40	71.1
Agree	15	25.0
Neither Agree/Disagree	2	3.3
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	60 <sup>a</sup>	100.00

Note: Mean = 4.68; SD = .537

<sup>a</sup>Data regarding perception of the speaker having a good working knowledge of the topic were not available for 1 female business owner.

### **Program Allowed Participant to Acquire Practical Skills**

The fourth variable on which the female business owners described their perception of the WIB program was on its ability to allow the participants to acquire practical skills. Usable data was received from 61 female business owners. Of these 61, data regarding their perception of the program allowing the participants to acquire practical skills was available for 60. The category which was identified by the largest group of respondents was “Strongly Agree” (n=32, 53.3%). The category with the second largest response (n=21, 35.0%) was “Agree”, while “Neither Agree/Disagree” was third (n=7, 11.7%). Responses are provided in Table 22.

**Table 22. Perception of the Program Allowing Participant to Acquire Practical Skills by Business Owners**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	32	53.3
Agree	21	35.0
Neither Agree/Disagree	7	11.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	60 <sup>a</sup>	100.00

Note: Mean = 4.42; SD = .696

<sup>a</sup> Data regarding perception of the program allowing participant to acquire practical skills were not available for 1 female business owner.

### **Program Was Worth My Time and Investment**

The fifth variable on which the female business owners described their perception of the WIB program was on their belief that the program was worth the time and investment spent attending the workshop. Usable data were received from 61 female business owners. Of these 61, data regarding their perception that the program was worth the time and investment was available for 60. The category which was identified by the largest group of respondents was “Strongly Agree” (n=35, 58.3%). The category with the second largest response (n=23, 38.3%) was “Agree”, while “Neither Agree/Disagree” was third (n=2, 3.3%). Responses are provided in Table 23.

**Table 23. Perception of the Speaker Having a Good Working Knowledge of the Topic by Business Owners**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	35	58.3
Agree	23	38.0
Neither Agree/Disagree	2	3.3
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	60 <sup>a</sup>	100.00

Note: Mean = 4.55; SD = .565

<sup>a</sup>Data regarding perception of the speaker having a good working knowledge of the topic were not available for 1 female business owner.

### **Objective Five Results**

The fifth objective of the study was to describe the perceptions of the WIB program by non-current business owners on the following business related variables:

- a. Effectiveness of presentation
- b. Practical information was provided
- c. Working knowledge on topic provided
- d. Able to acquire practical knowledge
- e. Program was worth time and investment spent

Attendees were asked to respond using a five point Likert-like scale, whose categories ranged from “Strongly Agree”, “Agree”, “Neither Agree or Disagree”, “Disagree”, and “Strongly Agree.”

### Effectiveness of Presentation

The first variable on which the female non-business owners described their perception of the WIB program was on the effectiveness of the presentation. Usable data were received from 93 female business owners. However, of these 93, data regarding their perception of the effectiveness of the presentation was available for 88. The category which was identified by the largest group of respondents was “Strongly Agree” (n=60, 68.2%). The category with the second largest response (n=27, 30.7%) was “Agree.” A breakout of the responses is provided in Table 24.

**Table 24. Perception of the Effectiveness of the Presentation by Non-Business Owners**

Category	Frequency	Percent
Strongly Agree	60	68.2
Agree	27	30.7
Neither Agree/Disagree	1	1.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	88 <sup>a</sup>	100.00

Note: Mean = 4.66; SD = .544

<sup>a</sup> Data regarding perception of the effectiveness of the presentation were not available for 5 female non-business owners.

### Practical Information was Provided

The second variable on which the female non-business owners described their perception of the WIB program was on the practical usefulness of the information provided. Usable data were received from 93 female non-business owners. However, of these 93, data regarding their perception that the program provided practical information were available for 87. The category

which was identified by the largest group of respondents was “Strongly Agree” (n=60, 69.0%). The category with the second largest response (n=27, 31.0%) was “Agree.” A breakout of the responses is provided in Table 25.

**Table 25. Perception of the Practical Usefulness of the Information Provided by Non-Business Owners**

Category	Frequency	Percent
Strongly Agree	60	69.0
Agree	27	31.0
Neither Agree/Disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	87 <sup>a</sup>	100.00

Note: Mean = 4.69; SD = .465

<sup>a</sup> Data regarding perception of the effectiveness of the practical usefulness of the information provided were not available for 6 female non-business owners.

### **Speaker Provided a Good Working Knowledge of Subject Matter**

The third variable on which the female non-business owners described their perception of the WIB program was on the speaker having a good working knowledge of the subject matter in which they were delivering their workshop or topic. Usable data were received from 93 female non-business owners. However of these 93, data regarding the perception that the speaker provided a good working knowledge of the subject matter were available for 86. The category which was identified by the largest group of respondents was “Strongly Agree” (n=53, 61.6%). The category with the second largest response (n=30, 34.9%) was “Agree”, while “Neither Agree/Disagree” was third (n=2, 2.3%), and “Disagree” was fourth (n=1, 1.2%). Breakouts of responses are provided in Table 26.

**Table 26. Perception of the Speaker Having a Good Working Knowledge of the Topic by Non-Business Owners**

Category	Frequency	Percent
Strongly Agree	53	61.6
Agree	30	34.9
Neither Agree/Disagree	2	2.3
Disagree	1	1.2
Strongly Disagree	0	0.0
Total	86 <sup>a</sup>	100.00

Note: Mean = 4.57; SD = .605

<sup>a</sup> Data regarding perception of the speaker having a good working knowledge of the topic were not available for 7 female non-business owners.

### **Program Allowed Participant to Acquire Practical Skills**

The fourth variable on which the female non-business owners described their perception of the WIB program was on its ability to allow the participants to acquire practical skills. Usable data were received from 93 non-female business owners. Of these 93, data regarding their perception that the program allowed participants to acquire practical skills was available for 87. The category which was identified by the largest group of respondents was “Strongly Agree” (n=49, 56.3%). The category with the second largest response (n=33, 37.9%) was “Agree”, while “Neither Agree/Disagree” was third (n=5, 5.7%). Responses are provided in Table 27.

**Table 27. Perception of Program Allowing Participants to Acquire Practical Skills by Non-business Owners**

Category	Frequency	Percent
Strongly Agree	49	56.3
Agree	33	37.9
Neither Agree/Disagree	5	5.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	87 <sup>a</sup>	100.00

Note: Mean = 4.51; SD = .608

<sup>a</sup> Data regarding perception of the program allowing participants to acquire practical skills were not available for 6 female non-business owners.

### **Program Was Worth My Time and Investment**

The fifth variable on which the female non-business owners described their perception of the WIB program was on their belief that the program was worth the time and investment spent attending the workshop. Usable data were received from 93 female non-business owners. Of these 93, data regarding their perception that the program was worth their time and investment were available for 87. The category which was identified by the largest group of respondents was “Strongly Agree” (n=62, 71.3%). The category with the second largest response (n=21, 24.1%) was “Agree”, while “Neither Agree/Disagree” was third (n=3, 3.4%), and “Disagree” was fourth (n=1, 1.1%). Responses are provided in Table 28.

**Table 28. Perception that the Program Was Worth My Time and Investment by Non-Business Owners**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	62	71.3
Agree	21	24.1
Neither Agree/Disagree	3	3.4
Disagree	1	1.1
Strongly Disagree	0	0.0
Total	87 <sup>a</sup>	100.00

Note: Mean = 4.66; SD = .607

<sup>a</sup> Data regarding perception that the program was worth the time and investment were not available for 6 female non-business owners.

### **Objective Six Results**

The sixth objective of the study was to compare the WIB attendees by whether or not they are current business owners on their perceptions of the following business related variables:

- a. Effectiveness of presentation
- b. Practical information was provided
- c. Working knowledge on topic provided
- d. Able to acquire practical knowledge
- e. Program was worth time and investment spent

To be able to make comparisons and to ensure the best interpretation of the findings, the researcher chose the statistical tests best suited for the level of measurement of the variables. An a' priori significance level of <.05 was used to determine if the groups being considered

significantly varied. Since these variables were measured on an interval scale, the means of those who did own a business and those who did not were compared using the independent t-test procedure. In comparing the 5 variables against the two independent groups, no significance was found between the means. The results of the independent t-test analysis for all variables are shown in Table 29.

**Table 29. Comparison of Women Business Owners versus Non-Business Owners on Selected Business Related Variables**

<b>Variable</b>	<b><u>N</u></b>	<b><u>M</u></b>	<b><u>SD</u></b>	<b>t</b>	<b>df</b>	<b>p</b>
Business Owner	60	4.633	.519			
Effectiveness of presentation				-.288	146	.774
Non-Business Owner	88	4.659	.544			
Business Owner	60	4.650	.480			
Practical information was provided				-.501	145	.617
Non-Business Owner	87	4.689	.465			
Business Owner	60	4.683	.536			
Working knowledge on topic provided				1.169	143	.244
Non-Business Owner	86	4.569	.604			
Business Owner	60	4.416	.696			
Able to acquire practical knowledge				-.823	145	.412
Non-Business Owner	87	4.505	.607			
Business Owner	60	4.550	.565			
Program was worth time and investment spent				-1.062	145	.290
Non-Business Owner	87	4.655	.606			

## **Objective Seven Results**

The seventh objective of the study was to describe the perceptions of the WIB participants who are business owners regarding the quality of presentations on the attributes of the program:

- a. Program's capacity to hold my interest
- b. Organization of the program
- c. Level at which topic was presented
- d. Communication skills of the speaker

Attendees were asked to respond using a five point Likert-like scale, whose categories ranged from "Very Good", "Good", "Undecided", "Poor", to "Very Poor."

All of the WIB program attendees were asked to respond to these questions; those that attended a day-long event had on average five speakers to rank individually regarding their perception of the quality of the program on its capacity to hold their interest on the 4 presentation attributes, while the Brown Bag lunch attendees typically had only one speaker to rank regarding their perceptions of the quality of the program on its capacity to hold their interest on the 4 presentation attributes. Therefore, when considering how best to describe the perceptions of the WIB participants, the responses from every event on these 4 presentation attribute related questions were grouped into individual variables.

### **Program's Capacity to Hold Interest**

The first variable on which the female business owners described their perception of the WIB program regarding the quality of presentations was on the program's capacity to hold their interest. Usable data were received from 61 female business owners. However of these 61,

data regarding the perception of the quality of the program based upon the program’s capacity to hold their interest were available for 56. The category which was identified by the largest group of respondents was “Very Good” (n=45, 80.4%). The category with the second largest response (n=10, 17.9%) was “Good.” Breakouts of responses are provided in Table 30.

**Table 30. Perception of the Program’s Capacity to Hold Interest by Business Owners**

Category	Frequency	Percent
Very good	45	80.4
Good	10	17.9
Undecided	0	1.7
Poor	0	0.0
Very poor	0	0.0
Total	56 <sup>a</sup>	100.00

Note: Mean = 4.66; SD = .471

<sup>a</sup> Data regarding perception of the program’s capacity to hold interest were not available for 5 female business owners.

### **Organization of the Program**

The second variable on which the female business owners described their perception of the WIB program regarding the quality of presentations was on the organization of the program. Usable data were received from 61 female business owners. However of these 61, data regarding the perception of the quality of the program based upon the organization of the program were available for 56. The category which was identified by the largest group of respondents was “Very Good” (n=45, 80.4%). The category with the second largest response (n=11, 19.6%) was “Good.” Breakouts of responses are provided in Table 31.

**Table 31. Perception of the Organization of the Program by Business Owners**

Category	Frequency	Percent
Very good	45	80.4
Good	11	19.6
Undecided	0	0.0
Poor	0	0.0
Very poor	0	0.0
Total	56 <sup>a</sup>	100.00

Note: Mean = 4.68; SD = .430

<sup>a</sup> Data regarding perception of the organization of the program were not available for 5 female business owners.

### **Level At Which Topic Was Presented**

The third variable on which the female business owners described their perception of the WIB program regarding the quality of presentations was on the level at which the topic was presented. Usable data were received from 61 female business owners. However of these 61, data regarding the perception of the level at which the topic was presented were available for 56. The category which was identified by the largest group of respondents was “Very Good” (n=43, 76.8%). The category with the second largest response (n=13, 23.2%) was “Good.” Breakouts of responses are provided in Table 32.

### **Communication Skills of the Speaker**

The fourth variable on which the female business owners described their perception of the WIB program regarding the quality of presentations was on the communication skills of the speaker. Usable data were received from 61 female business owners. Of these 61, data regarding the perception of the quality of the program based upon the communication skills of the speaker

were available for 56. The category which was identified by the largest group of respondents was “Very Good” (n=48, 85.7%). The category with the second largest response (n=8, 14.3%) was “Good.” Breakouts of responses are provided in Table 33.

**Table 32. Perception of the Level at Which the Topic Was Presented by Business Owners**

Category	Frequency	Percent
Very good	43	76.8
Good	13	23.2
Undecided	0	0.0
Poor	0	0.0
Very poor	0	0.0
Total	56 <sup>a</sup>	100.00

Note: Mean = 4.65; SD = .436

<sup>a</sup> Data regarding perception of the level at which the topic were presented was not available for 5 female business owners.

**Table 33. Perception of the Communication Skills of the Speaker by Business Owners**

Category	Frequency	Percent
Very good	48	85.7
Good	8	14.3
Undecided	0	0.0
Poor	0	0.0
Very poor	0	0.0
Total	56 <sup>a</sup>	100.00

Note: Mean = 4.75; SD = .383

<sup>a</sup> Data regarding perception of the communication skills of the speaker were not available for 5 female business owners.

## **Objective Eight Results**

The eighth objective of the study was to describe the perceptions of the WIB participants who are non-business owners regarding the quality of presentations on the attributes of the program:

- a. Program's capacity to hold my interest
- b. Organization of the program
- c. Level at which topic was presented
- d. Communication skills of the speaker

Attendees were asked to respond using a five point Likert-like scale, whose categories ranged from "Very Good", "Good", "Undecided", "Poor", and "Very Poor."

All of the WIB program attendees were asked to respond to these questions; those that attended a day-long event had on average five speakers to rank individually regarding their perception of the quality of the program on its capacity to hold their interest on the four business related topics, while the Brown Bag lunch attendees typically had only one speaker to rank regarding their perceptions of the quality of the program on its capacity to hold their interest on the four business related topics. Therefore, when considering how best to describe the perceptions of the WIB participants, the responses from every event on these program attribute questions were grouped into individual variables.

### **Program's Capacity to Hold Interest**

The first variable on which the female non-business owners described their perception of the WIB program regarding the quality of presentations was on the program's capacity to hold their interest. Usable data were received from 93 female non-business owners. However of these 93, data regarding the perception of the quality of the program based upon the program's

capacity to hold their interest was available for 80. The category which was identified by the largest group of respondents was “Very Good” (n=62, 77.5%). The category with the second largest response (n=17, 21.4%) was “Good.” Breakouts of responses are provided in Table 34.

**Table 34. Perception of the Program’s Capacity to Hold Interest by Non-Business Owners**

Category	Frequency	Percent
Very good	62	77.5
Good	17	21.4
Undecided	0	0.0
Poor	1	1.1
Very poor	0	0.0
Total	80 <sup>a</sup>	100.00

Note: Mean = 4.63; SD = .525

<sup>a</sup> Data regarding perception of the program’s capacity to hold interest were not available for 13 female non- business owners.

### **Organization of the Program**

The second variable on which the female non-business owners described their perception of the WIB program regarding the quality of presentations was on the organization of the program. Usable data were received from 93 female non-business owners. However of these 93, data regarding the perception of the quality of the program based upon the organization of the program were available for 80. The category which was identified by the largest group of respondents was “Very Good” (n=57, 71.3%). The category with the second largest response (n=21, 26.3%) was “Good.” Breakouts of responses are provided in Table 35.

**Table 35. Perception of the Organization of the Program by Non-Business Owners**

Category	Frequency	Percent
Very good	57	71.3
Good	21	26.3
Undecided	1	1.2
Poor	1	1.2
Very poor	0	0.0
Total	80 <sup>a</sup>	100.00

Note: Mean = 4.57; SD = .574

<sup>a</sup> Data regarding perception of the organization of the program were not available for 13 female non-business owners.

### **Level at Which Topic Was Presented**

The third variable on which the female non-business owners described their perception of the WIB program regarding the quality of presentations was on the level at which the topic was presented. Usable data were received from 93 female business owners. Of these 93, data regarding the perception of the quality of the program based upon the level at which the topic was presented were available for 80. The category which was identified by the largest group of respondents was “Very Good” (n=55, 68.6%). The category with the second largest response (n=23, 28.8%) was “Good.” Breakouts of responses are provided in Table 36.

### **Communication Skills of the Speaker**

The fourth variable on which the female non-business owners described their perception of the WIB program regarding the quality of presentations was on the communication skills of the speaker. Usable data were received from 93 female business owners. Of these 93, data regarding the perception of the quality of the program based upon the communication skills of

the speaker were available for 80. The category which was identified by the largest group of respondents was “Very Good” (n=63, 78.8%). The category with the second largest response (n=17, 21.2%) was “Good.” Breakouts of responses are provided in Table 37.

**Table 36. Perception of the Level At Which the Topic Was Presented by Non-Business Owners**

Category	Frequency	Percent
Very good	55	68.6
Good	23	28.8
Undecided	1	1.3
Poor	1	1.3
Very poor	0	0.0
Total	80 <sup>a</sup>	100.00

Note: Mean = 4.78; SD = .573

<sup>a</sup> Data regarding perception of the level at which the topic were presented was not available for 13 female business owners.

**Table 37. Perception of the Communication Skills of the Speaker by Business Owners**

Category	Frequency	Percent
Very good	63	78.8
Good	17	21.2
Undecided	0	0.0
Poor	0	0.0
Very poor	0	0.0
Total	80 <sup>a</sup>	100.00

Note: Mean = 4.68; SD = .436

<sup>a</sup> Data regarding perception of the communication skills of the speaker were not available for 13 female business owners.

## Objective Nine Results

The ninth objective of the study was to determine if a model exists explaining a significant portion of the variance in perceptions of the WIB program from the following selected demographic characteristics:

- a. Age
- b. Race
- c. Number of Children
- d. Age range of children
- e. Level of education
- f. Salary range
- g. Primary reason for attending
- h. Reasons for wanting to start a business
- i. Family member own business
- j. Currently have female mentor for business and/or business issues
- k. Importance of female mentor
- l. Owns a business

Objective nine was accomplished by using multiple regression analysis. The variable “Overall Evaluation of the Program” was felt to be the most appropriate measure of the perception of the attendees of the WIB daylong programs and brown bag networking lunches towards the effectiveness of the program. To obtain this overall evaluation dependent variable, the means from each of the five program evaluation questions, “The information was presented effectively” ( $m = 4.66$ ,  $SD = .529$ ); “The information was practical” ( $m = 4.69$ ,  $SD = .466$ ); “The speaker(s) provided a good working knowledge of the subject matter” ( $m = 4.63$ ,  $SD = .572$ ); “The program allowed me to acquire practical skills” ( $m = 4.50$ ,  $SD = .572$ ); and “The program

was worth my time and investment” ( $m = 4.63$ ,  $SD = .584$ ), was computed, then the Mean of these five items was determined. The resulting dependent variable, “overall evaluation”, ( $m = 4.62$ ,  $SD = .490$ ), was established. Each of the categorical variables, both nominal and ordinal, that were not natural dichotomies were recoded into binary variables before being entered into the regression analysis. In each instance, a respondent was classified as either having a particular trait or not.

When considering the variable “Age”, the frequency distribution showed several cells with frequencies less than 5, which was determined by the researcher to be less than meaningful as an independent variable. The age ranges were collapsed into categories “Under 35”, “36 – 50”, and “51+”, and then arranged in 3 dichotomous variables as either being in the particular age range or not.

The variable “Race” was recoded into two dichotomous variables, “Black” and “White”, which indicated the subject was a member of the group or not. This was felt to be appropriate since the other responses were very small (Asian,  $n=1$ , Hispanic,  $n = 1$ ). The variable “Education” was set up as three dichotomous variables, “Less Than College Degree”, “College Degree”, and “Advanced Degree”, indicating that a subject was included in an education range or was not. Salary ranges were transformed into four variables, “Salary Less Than \$30,000”, “Salary \$30,001 - \$50,000”, “Salary \$50,001 - \$60,000”, and “Salary \$60,001+” and were then recoded as dichotomous variables for entry into the regression analysis. A subject was either in the particular salary range or not.

Reasons for attending the WIB daylong events and the Brown Bag Networking lunches were recoded into dichotomous “yes or no” responses including, “Primary reason for attending – preparing to start business”, “Primary reason for attending – interest in the topic”, “Primary reason for attending – to improve my skills”, “Primary reason for attending – combination of the

first three responses”, and “Primary reason for attending - for networking opportunities.” The reasons to start a business were recoded into the dichotomous responses, including “reasons for starting a business - for financial security”, “reasons for starting a business - to be my own boss”, “reasons for starting a business - for the challenge”, and “reasons for starting a business - to assist my clients.” The variables reflecting whether or not a family member owned a business, whether or not the respondent had a female mentor, whether having a female mentor was important to the respondent, and if the subject was a business owner were already coded as dichotomous and were not changed.

Before the multiple regression analysis was run, a final procedure was conducted to check if multicollinearity existed among the independent variables that would be entering the model. To do this, tolerance values were examined. Tolerance, a measure of multicollinearity among independent variables, was checked to insure that the seven variables in the model were not significantly dependent upon each other. Hair, et al., defines tolerance as “the proportion of the variation in the independent variables that is not explained by the variables already in the model” (1987). A tolerance value of  $<.10$  tends to indicate excessive multicollinearity while a value approaching 1 is considered to be free of excessive multicollinearity. Table 38 reflects the results.

**Table 38. Correlation Statistics for Variables Included in the Model**

---

Variable	Collinearity Statistics	
	Tolerance	VIF
Female Mentor	.872	1.146
Salary \$60,001 +	.965	1.036
Family Member Owns A Business	.901	1.109
Reason for Attending – Networking	.905	1.106
Have Child	.982	1.018
Adult Child	.631	1.372
Currently Own a Business	.852	1.174

---

The initial step-wise regression was run to test the model for predicting the dependent variable, “overall evaluation”, which reflected the respondents perception of the WIB daylong and brown bag networking events. The following independent variables were entered stepwise into the regression analysis: “age”, “black”, “white”, “have children”, “age categories for children”, “education level less than college”, “college graduate”, “advanced degree”, “salary less than \$30,000”, “Salary \$30,001 - \$50,000”, “Salary \$50,001 - \$60,000”, “Salary \$60,001+”, “primary reason for attending – preparing to start business”, “primary reason for attending – interest in the topic”, “primary reason for attending – to improve my skills”, “primary reason for attending – combination of the first three responses”, and “primary reason for attending - for networking opportunities”, “reasons for starting a business - for financial security”, “reasons for starting a business - to be my own boss”, “reasons for starting a business - for the challenge”, and “reasons for starting a business - to assist my clients” “whether family member owned a business”, “the respondent had a female mentor”, “having a female mentor was important”, and “whether the respondent was a business owner.”

Due to the large number of missing cases, the sample was clearly inadequate for the number of variables that were input. Therefore, the researcher first looked at the bivariate correlations and eliminated any values  $<.10$ . The researcher then looked at the t-values for all excluded variables and eliminated all variables with a  $t < 1.0$ . This brought the model down to 7 variables. Given the relatively small sample size and the impact that this has on statistical significance, the researcher determined that the most appropriate procedure for conducting the multiple regression analysis was to include all predictor variables that contributed 1% or more to the explained variance as long as the overall model remained significant. Hair, et al., (2006), recommended an observation to independent variable ratio of at least 5.0 to 1.0 and recommends

that multivariate regression should have a minimum sample size of 50. However, since the observation to variable ratio in this instance is 5.43 to 1.0, which exceeds Hair’s minimum requirement, the researcher chose to proceed with the multivariate regression analysis even though the minimum sample size of 50 was not met. After taking these actions, there were 7 independent variables remaining in the analysis. They included having a child, having an adult child, a salary of \$60,001+, reason for attending the WIB program – for networking opportunities, whether or not a family member owned a business, whether or not the attendee had a female mentor, and whether or not they currently owned a business.

Stepwise regression analysis was used to enter the independent variables into the model. The researcher considered bivariate correlations between the overall program evaluation, which was the dependent variable, and the independent variables being entered into the regression model. There were two significant correlations in the regression model; that of having a salary of \$60,001+ and having a female mentor. The final bivariate correlations are shown in Table 39.

**Table 39. Bivariate Correlations between the Perceptions of WIB Attendees to the Overall Evaluation of Program Effectiveness and Selected Demographic and Business Characteristics**

Variable	<i>r</i>	<i>N</i>	<i>p</i>
Female Mentor	.39	38	.007
Salary \$60,001 +	-.37	38	.011
Have Child	.20	38	.117
Currently Own Business	.17	38	.151
Family Member Own Business	-.17	38	.160
Reason for Attending – Networking	.15	38	.192
Have Adult Child	.10	38	.274

In the stepwise regression analysis, five independent variables were retained in the model. These were: “Female Mentor”, “Salary \$60,001+”, “Family Member Own Business”, Reason for Attending – Networking”, and “Have Child.” These 5 variables explained 42.4% of the variance (See Table 40).

**Table 40. Multiple Stepwise Regression Analysis of “Overall Evaluation” Predicting WIB Attendees’ Perception of the Effectiveness of the Program (Both Daylong and Brown Bag Events)**

ANOVA <sup>b</sup>					
Regression	<i>SS</i>	<i>df</i>	<i>Ms</i>	<i>F</i>	<i>p</i>
Between Groups	3.597	5	.719	4.703	.002 <sup>a</sup>
Within Groups	4.894	32	.153		
Total	8.491	37			

<sup>a</sup> Predictors: (Constant), Female Mentor, Salary \$60,001+, Family Member Own Business, Reason for Attending – Networking, Have Child

<sup>b</sup> Dependent Variable: Overall Evaluation of the Program

Model Summary						
Variable	<i>R</i>	<i>R</i> <sup>2</sup> <i>Cumulative</i>	<i>R</i> <sup>2</sup> <i>Change</i>	<i>F</i> <i>Change</i>	<i>Sig. F</i> <i>Change</i>	<i>Beta</i>
Female mentor	.393	.154	.154	6.572	.015	.475
Salary \$60,001+	.508	.259	.104	4.919	.033	-.316
Family Member Own a Business	.584	.341	.083	4.278	.046	-.332
Reason for Att. – Networking	.630	.397	.056	3.055	.090	.226
Have Child	.651	.424	.026	1.463	.235	.164

Note: n=38

Variables that did not enter the final regression model are shown in Table 41. These variables were “Have Adult Child” and “Currently Own a Business.”

**Table 41. Excluded Variables with t-value and corresponding significance levels used to predict the Overall Program Evaluation of the WIB Attendees**

Variable	Excluded Variables <sup>b</sup>	
	t	p
Adult Child	.631	.532
Currently Own a Business	.442	.662

<sup>a</sup> Predictors in the model include: (Constant), Have Female Mentor, Salary \$60,001+, Family Member Owns a Business, Reason for Attending – Networking, and Have Child.

<sup>b</sup> Dependent Variable: Overall Evaluation.

Qualitative data was gathered after some time had elapsed from the respondents attending the program. Originally, the researcher planned to use a series of focus groups to obtain the qualitative data. Focus groups made up of those women who were already business owners at the time of their attendance at the WIB program(s) would be selected and interviewed; another set of focus groups made up of those women who were not business owners at the time of their attendance at the WIB program(s) would make up the second category. The researcher was not able to get enough respondents to agree to this format to make this work, so she went with the other option for gathering qualitative data, the in-depth interview.

Two lists of attendees – those who were business owners (BO) at the time of their attendance and those who were not business owners (NBO) at the time of their attendance were generated from sign in sheets from past WIB events. The researcher was able to determine if

they were business owners by the fact that the sign-in sheet asked the information “what is the name of your business” along with the attendee’s name and email address. The BO e-mail list was comprised of 12 past attendees, while the NBO list consisted of 14 women. Two of the BO email addresses were returned to the researcher as undeliverable, as was one woman on the NBO list. Out of the remaining 10 women on the BO list, four responded. Three of the four requested a telephone interview to discuss the qualitative questions, while the fourth preferred to answer online. Of the remaining 13 on the NBO list, only two originally responded. The researcher went back to the sign in sheets and found an additional four more NBO attendees and sent out the “request for interview” email to them. Two of these women responded and were interviewed by telephone, resulting in a total of four NBO’s. None of the respondents wanted to meet in person, citing their busy schedules, work, children, and not having enough time as the reasons. All the women who responded were very upbeat and cheerful; they all stated how happy they were to be able to help. The researcher got a sense that they were all glad – both the BO and NBO respondents – that someone cared enough about them and their business/business idea and dreams to actually look them up and ask their opinions.

The researcher transcribed all the taped interviews at her home, where complete confidentiality and privacy could be assured. Each interview was typed up verbatim from the recording, which was then checked to make sure no errors existed. After transcribing all the BO’s and NBO interviews, the researcher repeatedly read through them all-one at a time, giving each the same level of meaning and weight, then again within their two separate groups – to look for overarching themes that might be present. This technique allowed the researcher to become completely familiar with each respondent’s answers to the questions and other unsolicited comments provided by the women.

## Qualitative Results

Unlike quantitative research design, qualitative studies are concerned with the individuals themselves who participated in the training workshops. It is an attempt to learn more in-depth information than what can be ascertained by simply looking at statistical interpretation. Patton (1990) talked about the importance of researchers taking a “holistic” perspective, where one strives to not just look at the numbers but to understand the subject as a whole; “this holistic approach assumes that the whole is understood as a complex system that is greater than the sum of its parts” (Patton, 1990, p. 59). In this particular instance, the researcher was concerned with whether or not the program had actually reached its goals of providing useful and practical business information to the attendees of the WIB program. By using a mixed methods approach of data analysis, it was felt that the perceptions of the program by both BOs and NBOs could be better appreciated, and that an understanding of each group’s business training needs could be ascertained.

As researchers have noted, the philosophical orientation most often associated with Mixed Methods is pragmatism (Teddlie & Tashakkori, 2009). Pragmatism is defined as “a deconstructive paradigm that debunks concepts such as ‘truth’ and ‘reality’ and focuses instead on ‘what works’ as the truth regarding the research questions under investigation. Pragmatism rejects the either/or choices associated with the paradigm wars, advocates for the use of mixed methods in research, and acknowledges that the values of the researcher play a large role in interpretation of the results (Tashakkori & Teddlie, 2003, p. 713). Pragmatism as defined here works best with information that is presented in “both narrative and numerical forms” (Teddlie &

Tashakkori, 2009, p. 8). Since the data gathered for this study was both quantitative and qualitative in nature, it therefore fit the standards necessary for pragmatic review.

Qualitative data analysis is the analysis of various forms of narrative data... (Teddlie & Tashakkori, 2009), and is predominately inductive in nature. Because of this inductive nature of the analysis, one is able to take particular information, such as transcripts generated from focused interviews conducted with a purposive sample, and develop general themes surrounding each subject's answers as well as a collection of the subject's answers as a whole. It is "iterative, involving a back-and-forth process between data collection and data analysis" (Teddlie & Tashakkori, 2009, p. 251). Themes (defined as "dominate features or characteristics of a phenomenon under study..." (Teddlie & Tashakkori, 2009) arising from this continuous re-examination emerge, and a process of thematic analysis occurs. "Observation precedes understanding" (Teddlie & Tashakkori, 2009, p. 252); this is the method in which the researcher identifies and defines reoccurring themes.

In this particular study, the themes arose after careful reading and re-reading of the transcripts of the focused interviews by the researcher. First, the researcher compiled an interview summary form which included the name of the subject, the time and date, and some background information about the woman. Then the researcher transcribed the interview responses of each individual subject and looked for themes that had been discussed. This pattern was followed after each subject was interviewed and before the interview of another subject. As each additional subject was interviewed, the researcher continued the thematic analysis to look for commonalities among the women. An overall set of common themes for business owners as well as for non-business owners emerged; these common themes were then compared and contrasted between the two groups until a synthesis of structural themes was found.

The following sections focus on the individual interviews from the women who responded. The BO group, consisting of those women who were business owners at the time of attending the WIB events, is presented first followed by the NBO (non-business owners at time of attending the WIB events) group.

### **Business Owners at the time of attending the WIB program(s)**

**BO-1 Profile.** Business Owner-1 is a 57-year-old single Caucasian, who has been in business for herself for around 10 years. She was at one time a part of a large national insurance firm, but decided to go out on her own. We started our conversation by discussing the Christmas holidays, and how quickly everything had passed. As BO-1 stated, “It was great, it always seems like it’s that time you look forward to and then it’s gone.” We continued to discuss getting motivated after the holidays; I thanked her for agreeing to participate and began with the questions (in bold face type).

#### **How many Women in Business (WIB) events have you attended over the past two years?**

“Gosh, when you had them over on Quail Drive I went to them most every month, then this last year I want to say maybe one or two. I kept coming because I liked the topics.”

#### **How did you use the information that was presented?**

“Sometimes the information was useful – I guess I just like to stay current and see what’s out there, and I enjoy being around new entrepreneurs because they are excited. Sometimes they just need a little encouragement but then I agree with you that there is a need for something different for those who have been in business a while and have faced different obstacles”

#### **At the time you attended the WIB program were you a business owner?.**

“Yes, that’s right.”

#### **Do you currently own a business?**

“I am still currently in business – in the insurance business, trying to change up some of the things that I’m offering since a lot of what I did was in health care and with the health care reform that’s going to make it different for me.”

#### **Big Difference – better or big difference worse – more opportunity do you think ?**

“They are saying that’s that the case, but the other side to that is that companies ah, according to what were understanding, by reading the health care reform outline – they are only allowed to give a certain percentage outside of benefits within a health policies, towards compensation (to

the agents). So a lot of companies have already come back and said that effective January 1<sup>st</sup>, the commissions they are paying are only half the amount of what we used to earn. A lot of people are saying that that is going to drive a lot of people out of the health care business, which would be more clients for me, but it doesn't really excite me to do the same amount of work and make half the amount that I've been earning."

**Were there particular topics you felt helped you more than others?**

"Let's see – I think there was a time you had women that had been in business for a little while talking about their businesses – I recall there being a panel, there may have been another time that there were bankers – people from the bank. How a bank works and what they look for when they are going to loan money."

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

"Meeting and networking with other women – what often enjoyed was able to meet other women and network with – and many of them I was able to keep in contact with and form friendships."

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

"Let's see – what are we missing? I sometimes would feel that the format – the room format might not be as ideal for discussions ah – with either more of an audience setting or the more recent ones I attended were more of a horseshoe shape – that way people could interact. Some people didn't have business cards, so perhaps something that could have been used to share contact information for everyone would have been good."

I think something that would also be helpful would be someone to help coordinate discussions or help people open up a little bit more – someone who isn't .....?"

**Can you explain to me what you mean by that?**

"Well, sometimes I'll go to different networking events and the friend and I who also go together will comment that 'Well, I met some people, it was nice, it was a good social time, but you know, a lot of the people attending might be more in business for a hobby'. There are people who are struggling – wondering when their commission check is going to come in – really struggling with those issues, versus 'well, it really doesn't matter my business doesn't really matter, because I am getting a paycheck on Friday'."

**Would you have gotten this far with your business without the WIB training?**

"Well for me I'm not sure that that necessarily applies, having already been in business, but I would think that someone starting out a lot of the information shared with them is really pretty valuable – to be able to meet other people when you're feeling like – 'is this really going to work'? You know, they can see that even though someone is in a different business, they started out in similar circumstances"

**Please feel free to add any comments that you feel would help us improve the WIB program's ability to help you start or grow a business.**

" Hmmm....you know some of the things that aren't talked about might initially seem like a negative to people, like, ah, I might not do business with somebody who I'm calling and they're not bothering to return my phone calls. I will continue to help them if they express an interest in my product - you know – if I know there is a need there, but I'm going to think twice before I'm

going to refer business to them or maybe even call them for their business. Kind of - when I started in business many years ago, some of the things we were taught were to never be late, you're word really means something, if you're not going to follow up with me – how you treat me on a minor issue might be how you handle my overall business. I think today might not mean as much with as much technology I think it's also become a little lax in a few areas.

**How would you characterize the support you have received from your family for starting your own business?**

“Zero support.”

**That's pretty typical I think.**

“Well, I'm glad to hear that - There are times that I feel that it's really sad – I mean I can look at what I do for other people and they'll tell me how much I've helped them, and yet I have no family members who are clients. That would bother me, but I'm glad to hear you say that that's typical, and I think often times I'll meet people whose family is super supportive or they're not there...

**Did it have an impact on your starting up your business?**

“No impact on starting – I didn't delay starting my business – I was perhaps fortunate to have marketed myself in certain niche markets, but it would be nice to know that when something might arise about finances, or anything that I handle they would call me. I didn't grow up in a family where I was the trouble maker or do anything that would cause them not to trust me – I think it may have to do with personal things that people might not want you to know about – I think it has more to do with that with maybe anything else. It does make you feel like sometimes – ‘hey I could help you with that’.

That would be a good mini topic to share – how do you handle that....you know, because it does become to feel very personal and you really have to work through that so it doesn't affect you and know that ‘hey, I really know what I'm talking about’ – and it may not be anything personal at all – it may be more of their issues than really doing business with you.

Or... even if I've offered and they've never even responded – it feels really personal – which is really what we are really talking about versus it being a business transaction.”

**Number of children under 18 living at home**

“None - no children under 18”

**What was the highest level of education of each parent?**

“Dad – high school graduate; my Mom – 6<sup>th</sup> grade”

**BO-1 Themes.** After reviewing BO-1's replies to the questions, there were several themes that became apparent. They are:

Networking: “Meeting and networking with other women—what I often enjoyed was able to meet other women and network with—and many of them I was able to keep in contact with and form friendships.”

Wanting to be with women who were taking their businesses seriously: “There are people who are struggling – wondering when their commission check is going to come in – really struggling with those issues, versus ‘well, it really doesn’t matter my business doesn’t really matter, because I am getting a paycheck on Friday’.”

Importance of business ethics: ...”some of the things we were taught were never being late, you’re word really means something, if you’re not going to follow up with me – how you treat me on a minor issue might be how you handle my overall business. I think today might not mean as much with as much technology I think it’s also become a little lax in a few areas.”

Emotional support from family members: “Zero support.” “There are times that I feel that it’s really sad – I mean I can look at what I do for other people and they’ll tell me how much I’ve helped them, and yet I have no family members who are clients.” I didn’t grow up in a family where I was the trouble maker or do anything that would cause them not to trust me...” “...it does become to feel very personal and you really have to work through that so it doesn’t affect you and know that ‘hey, I really know what I’m talking about’ – and it may not be anything personal at all – it may be more of their issues than really doing business with you.”

Educational level of parents: Her father graduated high school and her mother went through sixth grade.

**BO-2 Profile.** Business Owner – 2 is a 35 year old Caucasian with two small children under the age of four at home. I remembered her from the WIB seminar she had attended because she was accompanied by her mother, a small toddler, and an infant in a stroller. She was

dressed in a very chic dress of her own design and construction, and even though she was accompanied by her mother she seemed a little stressed. She is an artist and has always loved drawing; in fact, her business lets her do what she loves best – she is a professional illustrator. In her business, she does pen and ink drawings of brides and also of young children, which is very unique in this area. Her business is completely web-based and she works out of her home. She requested that we speak at 2 p.m. on a weekday when she would have time to talk without interruptions from her children. I thanked her for taking time to answer the questions, knowing that she had two small children to care for. She was very gracious and seemed eager to talk about her business, her experiences, and what she was going through as a young mother, married, trying to get her business off the ground.

**How many Women in Business (WIB) events have you attended over the past two years?**

“One brown bag lunch networking event”

**How did you use the information that was presented?**

“Well, that one day that I came I really – I had to leave early and we’d sorta gone around the table and everyone had talked about their backgrounds and all that and their businesses, so I didn’t get a lot of information because the time was spent with the introductions.”

**At the time you attended the WIB program were you a business owner? Do you currently own a business?**

“Yes, I had started my own business – I’m an illustrator - have a web based business – I still have that business. It’s doing good – I mean, It’s definitely - it’s about 2 years old right now. It’s building – I wouldn’t call it a success overnight, which, you know, is what we all want, but I would say it has certainly been building and building and building.”

**Were there particular topics you felt helped you more than others?**

“Well, I left early, so I can’t answer that.”

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

“I did enjoy hearing about the women’s businesses – their successes and what their stories were – how they got to where they were – I remember thinking there were a couple of people who were a little more longer winded that I would have thought, you know. And it wasn’t like I didn’t come to anything else because I didn’t want to necessarily, I just - I have two very young children and it’s hard to get away.”

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

”I can tell you now – I’m a creative person and you know how creative people are with the business side of things... ah, I think the challenges of my business and my challenges have been just like – you know, dealing with the business side, like how to get my taxes set up, to make sure I’m filing everything I need to be doing. You know, how to take care of the business side of everything and what resources are out there. I’ve been online and I filed for an LLC, and it’s really simple, but I feel like you know, basic accounting – what kinds of books do I need to be keeping – do I need to be keeping you know,...and other questions I have are like, I have a separate business account and everything, but like how do I know what I can pay myself, how to document that – is there a self employment tax? You know, I don’t know – all that stuff is very grey to me. A lot of women were more on the business side of things and not very creative, that may seem very remedial to them but not to me. I took business classes in college but I don’t really remember, so it’s kind of like – how to set up a business and have it set up correctly. These are things that would be very helpful for me.”

**Would you have gotten this far with your business without the WIB training?**

Not applicable

**Please feel free to add any comments that you feel would help us improve the WIB program’s ability to help you start or grow a business.**

She answered this in the “topics” question, so I did not ask it again.

**How would you characterize the support you have received from your family for starting your own business?**

“Ummm – multiple choice? (Laughs). I would say supportive, but you know I mean, supportive but not, um - gosh I don’t even know how to put this into words....this is kind of like, my husband keeps looking at me like – ‘when are you gonna go back to work and get a regular paycheck?’ Kind of – I’m really committed to having this business be valid income, so he’s very supportive and the rest of my family is too, but not terribly involved with it – not – I don’t know, I’m kind of - more on my own with everything. I mean they do support me, they do, they really like what I do, they think I’m really good at it and that kind of thing, but uh, I don’t have a lot of support in the hands-on part.”

**What was the highest level of education of each parent?**

“Both of my parents have bachelor degrees.”

**Themes BO-2.** After reviewing BO-1’s replies to the questions, several themes became apparent. They are:

Networking: “I did enjoy hearing about the women’s businesses – their successes and what their stories were – how they got to where they were...”

Need for practical business basics: “I think the challenges of my business and my challenges have been just like – you know, dealing with the business side, like how to get my taxes set up, to make sure I’m filing everything I need to be doing. You know, how to take care of the business side of everything and what resources are out there.” “A lot of women were more on the business side of things and not very creative, that may seem very remedial to them but not to me. I took business classes in college but I don’t really remember, so it’s kind of like – how to set up a business and have it set up correctly. These are things that would be very helpful for me.”

Emotional support from family members: “I would say supportive, but you know, I mean, supportive but not, um - gosh I don’t even know how to put this into words....this is kind of like, my husband keeps looking at me like – ‘when are you gonna go back to work and get a regular paycheck?’” “I mean they do support me, they do, they really like what I do, they think I’m really good at it and that kind of thing, but uh, I don’t have a lot of support in the hands-on part.”

Extended time for program: “I had to leave early and we’d sorta gone around the table and everyone had talked about their backgrounds and all that and their businesses, so I didn’t get a lot of information because the time was spent with the introductions.”

Educational level of parents: Both parents have bachelor degrees from college.

**BO-3 Profile.** Business Owner – 3 is a 62-year-old Caucasian who is employed at a library which is part of a large Research I university located in the Southeastern section of the country. She has worked at this library for almost 30 years and is one year away from retirement. BO-3 has no children under the age of 18 living at home. She was very gregarious and had an infectious laugh; she also was very plain spoken when answering my questions. I got the sense that BO-3 was very content with where she was in life and was looking forward to the

next step in her career after retirement. I thanked her for taking time at work to speak with me; she assured me she was “thrilled to help out.”

**How many Women in Business (WIB) events have you attended over the past two years?**

“I believe I’ve attended 5-6 of the brown bag lunches. I love to come to your brown bags, but lately I just haven’t had time.”

**Why did you keep attending?**

“The programs gave me useful information and the networking was invaluable.”

**How did you use the information that was presented?**

“Oh, I sure have used the information presented...well, I’ve worked on a business plan – which I’m still working on – ahh, I did some - I got some good financial advice from one of the people who presented and I’m sorry, I don’t remember her name – that was last year, and I learned a lot from that about what I needed to do to get ready to submit my business plan.”

**At the time you attended the WIB program were you a business owner?**

“Yes, I am a business owner – I’m a consultant, actually, but I’ve not incorporated. I work full time but I also consult.”

**Do you currently own a business?**

“Yes.”

**Were there particular topics you felt helped you more than others? If yes, which ones and why**

“Well, certainly the financial and the business plan information and ah, was it Pat, she did a stress relief portion? (Yes, name of speaker), she was great. I do yoga and I find her advice and the yoga classes go so well together – you know.”

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

“Well, I guess it’s between the practical business advice and the networking. I’d say those are very closely connected.”

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

“No, I could only come to the ones that I found – you know, were really interesting to me, so I didn’t attend any that I didn’t have a personal interest in.”

**Would you have gotten this far with your business without the WIB training?**

“Umm, I wish I’d had the training earlier, yes (laughs).”

**Please feel free to add any comments that you feel would help us improve the WIB program’s ability to help you start or grow a business.**

“Okay , ok, I think there needs to be more time – it’s so hard to really have a discussion in that fashion and network with people over lunch hour – I know that’s a good time, but maybe there needs to also be another time where people could do more discussion with each other.”

**How would you characterize the support you have received from your family for starting your own business?**

“Oh- it’s been great – I have a very small family but they’re very supportive. **(at this point, I stated that this was rare among the women I’d spoken with)**

I’m not married. I mean, I’m not saying anything (laughs), but I think that’s an issue you’re going to find. Of course, I’m not married and I don’t have any young children, so...ah, I think that’s something you’re going to find because I can’t imagine how a young woman who has a spouse and children, - cause this startup business takes a lot of time – **(I injected – “and a lot of emotional energy”)**...yes, that is right...and I’m fortunate in that I’m in my last year of employment at (the university) and I’ve got all this leave time I’ve either got to take or lose, so I have been in the last few years, I’ve had a lot of time – and that’s a benefit a lot of younger women don’t have. They’ve got to have a full time job, they’re fairly young in that business, so they don’t have a lot of leave (time).

So, you know, I’m here- and I’ve always done consulting for libraries and private people with appraisals and things outside my work, so I’ve been doing that a little bit all along. I’ve been at (the university) 30 years, but when I retire next year, I’m going to start doing this full time, that’s why I need a boost of support and energy (laughs). So I think the demographics and looking at your career groups of these various people - cause yeah, getting support from a spouse is very difficult, especially if you’re not bringing in an income. I was married to an artist – a sculpture – so imagine what his income was! One year, we made tons of money and the next year – nothing (laugh!) It’s hard to manage that, as you well know. And I think that’s probably – I’m sure people have done studies on that, but what you said about emotions – that is so important.”

**What was the highest level of education of each parent?**

“None – my father never went to school a day in his life – my mother went through sixth grade. They were farmers – I’m 62 – I grew up on a farm in North Georgia, so you know, that was pretty much the people I grew up with were... here is what I’m so proud of – I have one sibling – one brother, and he has enough degrees to paper a wall, and I have four – so you can see how our parents were supportive. Yeah.”

**Themes – BO-3.** After reviewing BO-3’s replies to the questions, I found several themes. They are:

Networking: “The programs gave me useful information and the networking was invaluable.”

Need for practical business basics: “I sure have used the information presented...well, I’ve worked on a business plan – which I’m still working on – ahh, I did some - I got some good

financial advice from one of the people who presented... that was last year, and I learned a lot from that about what I needed to do to get ready to submit my business plan.” “Umm, I wish I’d had the training earlier, yes (laughs).”

Emotional support from family members: “Oh- it’s been great – I have a very small family but they’re very supportive.” “I’m not married. I mean, I’m not saying anything (laughs), but I think that’s an issue you’re going to find.” “...I can’t imagine how a young woman who has a spouse and children, - cause this startup business takes a lot of time...” “So I think the demographics and looking at your career groups of these various people - cause yeah, getting support from a spouse is very difficult, especially if you’re not bringing in an income.” “It’s hard to manage that, as you well know.”

Support from parents regarding higher education: “my father never went to school a day in his life – my mother went through sixth grade. They were farmers – I’m 62 – I grew up on a farm in North Georgia, so you know, that was pretty much the people I grew up with were... here is what I’m so proud of – I have one sibling – one brother, and he has enough degrees to paper a wall, and I have four – so you can see how our parents were supportive. Yeah.”

Extended time for program: “Okay, ok, I think there needs to be more time – it’s so hard to really have a discussion in that fashion and network with people over lunch hour – I know that’s a good time, but maybe there needs to also be another time where people could do more discussion with each other.”

Educational level of parents: “My father never went to school a day in his life, and my mother went through sixth grade.”

**BO-4 Profile.** Business Owner – 4 was contacted via e-mail and asked to participate in the qualitative portion of the survey. I asked her if she would prefer to meet for coffee or speak

over the phone. She wrote me back, saying that she did not want to meet or speak on the phone, stating she was too busy, but that she would give me some information about her perceptions in an e-mail if I would send her the questions, which I did. BO-3 sent back a brief response. I sent a follow up e-mail to clarify some of her initial answers. At this point, it was evident by the tone of her answers that BO-4 did not want to be bothered again, so no further questions were asked. I do not know BO-3's ethnicity nor do not know her age or the status of her having children.

What follows is the substance of her replies to the questions, which I have paraphrased.

**How many Women in Business (WIB) events have you attended over the past two years?**

“I attended one WIB event, which I am willing to share that the event was well planned.”

**How did you use the information that was presented?**

“I did not find the information useful – I was past the startup level”

**At the time you attended the WIB program were you a business owner?**

“Yes, I was a business owner at the time I attended.”

**Were there particular topics you felt helped you more than others?**

“No.”

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

No response

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

“You are missing having an executive leadership program for women at my career stage. I was not able to get what I needed from the WIB program.”

**Would you have gotten this far with your business without the WIB training?**

“Yes.”

**Please feel free to add any comments that you feel would help us improve the WIB program's ability to help you start or grow a business.**

“WIB was concerned mostly with women in start-ups – ‘how to’ programs. I needed specific executive level leadership training to help me face barriers (of which she was not specific) I was dealing with at the time in my own business.

I chose to attend Executive Leadership at ULL (University of Louisiana at Lafayette), which consisted of a group of 5 people, both men and women.” (As I looked into this program to get more information on the ULL program I found that it was a pilot course “targeted to executives who report to CEO's and are interested in developing their leadership skills.” The course lasted

for 12 weeks and was structured as a series of group meetings and individual sessions, and was participatory in nature. ULL outsourced the training, using “The Training Source” to deliver the program; they are a local work force and professional leadership development firm. The cost of the program was between \$4,000 and \$5,000).

#### **Themes - BO-4.**

Networking: “You are missing having an executive leadership program for women at my career stage. I was not able to get what I needed from the WIB program.”

Need for practical business basics (suited to her needs at her level): “I needed specific executive level leadership training to help me face barriers (of which she was not specific) I was dealing with at the time in my own business.”

#### **Structural Themes from the Business Owners Group**

After reading and re-reading the transcripts from the business owner’s group, I found a number of themes common to all of the women. They are:

**Networking Themes.** This topic cut across all business owners and was felt to be a major part of any female centered training event.

Importance of meeting other women with the same issues

The need to keep in touch with the women they met for a period of time after they attended the workshops

The good feelings coming from hearing about other women’s businesses

Positive feelings from hearing about other women’s successes and learning from their experiences

“It was an invaluable experience” overall in the ability to get psyched up to start

Understanding the need for networking at an executive level for the female business owner who has grown past the issues of those involved in startup

**Wanting to Be with Women Who Were Taking Their Business Seriously.** Women who viewed their business as a “hobby” (at least in the eyes of the WIB attendee surveyed) were not women the business owners wanted to spend time around at these events.

A feeling by the women who were depending upon their businesses as their only source of income that those women who had (spousal) financial support and were not depending on their business a sole source of income did not understand the day-to-day struggles facing those women who were needed to make a “real income.”

**Emotional Support from Family Members.** I found this theme expressed in different ways, but all of the responses revealed how important having emotional support from close family members is to a female business owner’s sense of worth, feelings/no feelings of guilt, and overall satisfaction with the decision she has made to be in business for herself. I classified these responses as “zero support”, “spousal support”, and “support because lack of spouse”

*“Zero Support”* from family

Feelings of sadness that family members don’t consider their female family member’s business as one they could use

Getting around the feelings of “taking it personally” when family members would not use the female’s business or expertise

Understanding that it’s about the family member and not the female business owner when their businesses are not utilized

Lack of acknowledgment of expertise by family members

Issues of self-doubt about competency when family members fail to acknowledge and/or use the female's business

Feelings of sadness when family members would not use the female family member's business expertise; wondering "what I did to make them feel that way"

*"Spousal support":*

Feeling that spouse was supportive on a very superficial level – voices support but that's all

Spouse support limited; asked when she was going to "get a paycheck"

Guilt caused by mixed feelings: feeling she has a right to build her own business that she really wants, not bringing in a regular paycheck to support the family, and feeling selfish because she wants a business while her spouse feels she needs to go back to work

*"Support because of lack of spouse":*

Great support!

A small family, but plenty of support, plus the fact that she's not married

The understanding that it's hard for younger women with a spouse and young children to support to receive emotional support from that spouse

The understanding that for most spouses the most important thing is that the woman is bringing in an income

**Need for Practical Business Training.** I found three basic themes in the need for practical business training. They were: general business topics, specifically targeted topics, and the level of delivery of the topical information.

*"General issues"*

Need of knowing how to deal with business basics such as setting up financial books and paying taxes and of knowing what kinds of questions to ask when starting

Understanding what resources are available to learn these basics and where to get them

The importance placed on getting the basics correct the first time

Understanding how to determine their personal salaries – “how much can I pay myself”

*“Specific topics”:*

How to write a business plan

Being able to speak to professionals about legal issues and financial advice; asking specific questions to these professionals was seen as a real plus

*“Level of topics”:*

For some female business owners, there is a need for executive level training as their business grows and the original challenges faced change

The need to learn how to overcome and face difficult barriers

**Extended Time Period for Program.** Most everyone agreed that they would have liked more time for the programs and mentioned the following:

The issue of having to leave before the group actually got to the topic

How hard it was to have a real discussion and to be able to network effectively over the lunch hour

Suggestions that the WIB sponsor a specific event specifically focused on networking at another time

**Education Level of Parents.** At first I wasn't going to add this, but as I re-read the transcripts I was struck by the fact that those women whose parents had little or no formal education were proud of the fact that they had come so far and of the support they had from their family's to pursue their own educations.

The fact that one respondent's father had never been to school and her mother only had a sixth grade education was noted along with the pride that even though the parents hadn't had the chance for formal education they had supported their children's educational goals. "My brother has enough degrees to cover the wall and I have four."

Of the three female business owners who responded to this question, two of their mothers only had a sixth grade education

#### **Non-Business Owners at the Time of Attending the WIB Program(s)**

**NBO-1 Profile.** Non-business owner – 1 is a 43-year-old woman who is married and has a fifteen month old daughter. At the time she attended the Women in Business events she was single, had sold her former business, and was new to Louisiana, having moved to the North Shore of New Orleans from Boston in order to open a financial advisory branch of a large national firm. She would drive over from the North Shore to attend the WIB events; while in the North Shore she married, and in 2008 moved to Texas. She spoke with me from her office in Texas, where she works out of her home for the same financial advisory group she did when living on the North Shore. She "commutes" back and forth to the North Shore every quarter to make sure that her branch is operating smoothly; otherwise she manages her branch from Texas. She likes it a lot and enjoys living in a bigger city. She lives in an older neighborhood, which she says is very "the best of all worlds"... and she's very happy there. NBO-1 is extremely

intelligent and exuberant; she was very happy to be able to discuss her thoughts about the WIB program.

**How many Women in Business (WIB) events have you attended over the past two years? How did you use the information that was presented?**

“I believe two - I’m having a very hard time remembering...what I went to, what the topics were, I’m not sure if I did use the information to be honest - I had my own practice from 2000 (in Boston) until when I moved to Louisiana and starting working for someone else; I manage my own division but I don’t run the firm anymore, which is fine with me.

But what was interesting to me and this may be completely irrelevant to what you’re looking for, but when I was in Boston I worked a lot with a group called the (name of professional group), which is a consortium of women business owners, and it is a very, very impressive group of women, but what they would do would kind of be to take turns sharing lessons learned and things that they wished they had done differently, and they were available for those of us who were starting our own businesses and that kind of stuff. And these were some really, really impressive women, uhm, and I was hoping it would be something along those lines when I came to these events, and not sound – this is going to sound really awful, it was a lot of women who sold Tupperware or jewelry or Mary Kay, and those were the entrepreneurs and the business women that were there. I did become good friends with a woman who was fairly high up at (a Baton Rouge business) and she and I would, you know, talk about being you know, working in Baton Rouge and that kind of thing, and the other thing that was interesting to me was that coming from Boston, where everyone I knew was a working professional and single...I was 37 and married at that point, and in Baton Rouge that was a real oddity. And the fact that I had never been married before was really weird, so I was having a really hard time getting used to that culture.

And a lot of people said, ‘Why do you work’, and I said ‘because I like to’, and I just felt that the whole culture was so different than what I was comfortable with. And I actually worked on the North Shore, and I still work for that firm, uhm,, and I telecommute, if you can believe that...and part of my job, it was right after Katrina, and I had to set up all the online systems so we could operate anything from any computer in the country, and so when I moved (to Texas) they said, ‘Well you can just keep using your systems and keep working for us’ and I said ‘ok’, so I’m still ...I come back (to Louisiana) about once a quarter, um, but while living on the North Shore I became friends with a group of women who developed a business group,...and they changed the name now – it’s not...it was “North Shore Women in Business” or something like that.... Um, I’m sorry I’m blanking on the name, but there is a national group that they were part of, and there is still a chapter on Baton Rouge...its women in business. And that was very, very helpful, but I was really disappointed...I really felt that LSU would have something more similar to that. That group was a lot of CPAs and attorneys, you know, people who were very professional, ‘quote un quote’, and maybe because it was on the North Shore and a lot of the people had been in New Orleans and kind of moved out after the storm and that kind of thing..

But my experience, from having lived in Baton Rouge for a number of years, is that those people also exist in Baton Rouge, but they weren’t at that symposium or any other things I attended – for whatever reason.

**I'm seeing very distinct differences in training needs between women who are like yourself and then the women who are - you know, they don't have to really depend on it for a living. I had a woman tell me people ask her all the time "why are you working, you're married?", and so it's a whole different culture and I was not cognizant of that.**

"Yeah."

**At the time you attended the WIB program you were not a business owner?**

"I sold my practice when I moved to Louisiana – I'm the director of financial planning for (name of company) in (name of city). And I deliberately decided not to go back and be a business owner anymore...I really like the financial planning piece, but not so much running my own business. So, that was part of it, definitely."

**Were there particular topics you felt helped you more than others?**

"Oh, I did meet some people who were good business contacts for me, and also just other working women who had similar backgrounds so that was good for me to, cause just like I said, this is one of the very first things I did when I moved to Baton Rouge, so it was a very off the bat bad experience...and it was also good for me to learn that this was the culture that I was dealing with, because that was helpful for work."

**I discussed my own experiences with the difference in culture when I moved to Louisiana, and shared with her that I found in Texas where I grew up it wasn't "who do you know and what sorority do you belong to?"... it was more of "what's your idea and what can we do to help?"**

I know, I know me too – that took me a lot of getting used to. The thing that was really funny to me, and you'll appreciate this, was that when I moved down there, my husband...well he wasn't my husband yet, but he said to me, the first thing you ask people is not what they do. Because in Boston, it's like, 'hello, I'm (NBO-1) and I'm a CFP, what do you do?' So that was your instant ice breaker to start up a conversation. And he said 'you don't do that in Louisiana, you talk about LSU Tigers or something like that'. I learned very quickly to do business in a very different way.

Um, and the other thing that was interesting to me, is I do have a lot of women clients, um, older than I am for the most part, but a lot of um, widows and unfortunately, women whose husbands are incapacitated for one reason or another, and the financial decisions have now come to them. And, the experiences of my grandmothers, kind of a similar sort of thing, but these are women who are a generation younger, like my mom's generation who are just so scared of the concept of handling finances because it was something that men did, and when I moved to Baton Rouge, I have a friend who's a lawyer there and he's older, and you know, old Baton Rouge – been there forever, and he said 'you're going to have a hard time because the profession you are in is dominated by men and it's also dominated by broker-dealers who get passed down through the family with the family money'...I do what's called "fee only" planning, I get commissions – I don't work for a broker-dealer or anything like that, it's completely different model - and he said 'and you're female and you're from the North'.

Now, fortunately for me, there were a whole bunch of women who didn't want to deal with their husband's and ex-husband's brokers, and wanted to be spoken to and educated to learn about these things, so we – I actually, if I may say so myself – I have done very, very well despite all those handicaps (laughs). But you know, coming into it like that it was like, 'ok – thanks for the

reality check!’... you know, that was one of my first experiences before I even moved down here.

The other thing that was interesting to me is (name of colleague) , someone from down there who’s been doing this for 30 years, and I called him and asked, ‘Honestly, do you think that this is going to be an impediment that I’m female and I’m from the North’, and he said, ‘not if you know what you’re doing’. He was, you know, he was also willing to take a chance on me when I think some other people might not have been willing. Like I said, it worked out very well for us.”

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed? Please feel free to add any comments that you feel would help us improve the WIB program.**

Well, either you’re going to be not married – you’re going to be divorced or you’re going to be widowed, and you’re gonna be responsible for your money, and the other thing that is interesting to me is the wealth transfer from the men to the women, because they are outliving them or for whatever other reason, but the women are also having control of the majority of the assets and will be for the foreseeable future....so it’s a very powerful dynamic – that’s something that I think the “old boys in suits” are realizing that they don’t know how to speak to women and they don’t actually want to, but they sort of need to if they’re going to be successful going forward.

I just sort of think if you look at prominent women in the community, and sort of reach out to them, so that’s who you’re showcasing or encouraging to come, um, maybe specifically look at um, like the Baton Rouge Business Journal and look at the women business owners who are featured there...and maybe have them have to come and speak....Actually that was one of the things I went to that was very beneficial – there was a panel ...one of the women was the owner of a trucking company, and she was fabulous...that was a really, really good seminar, so things like that are very helpful...how did you get started, what were the challenges and that kind of thing. (At this point, NBO-1 gave me two names of women in Baton Rouge who run their own businesses that I should perhaps talk with).

**How would you characterize the support you have received from your family for starting your own business?**

“My family was supportive - support was fantastic – it was something that I grew up with. My mother was a business owner, my sister is a doctor and my other sister works for the United Nations”

**Number of children under 18 living at home**

“I have one daughter, 15 months old. She has a nanny that comes in, so I can work from home without interruptions and I don’t have to put her in day care – it’s the best of both worlds.”

**What was the highest level of education of each parent?**

“My dad is a Medical Doctor, and my mom has a master’s degree”

**Themes – NBO-1.** After reviewing the responses of NBO-1 I found the following themes:

Networking: “Oh, I did meet some people who were good business contacts for me, and also just other working women who had similar backgrounds so that was good for me”

Lack of “Higher-Level” Networking Opportunities: “...when I was in Boston I worked a lot with a group called the Commonwealth Institute, which is a consortium of women business owners, and it is a very, very impressive group of women, but what they would do would kind of be to take turns sharing lessons learned and things that they wished they had done differently, and they were available for those of us who were starting our own businesses and that kind of stuff.” “...there is a national group that they (name of city) were part of, and there is still a chapter on Baton Rouge...its women in business. And that was very, very helpful, but I was really disappointed...I really felt that LSU would have something more similar to that. That group was a lot of CPAs and attorneys, you know, people who were very professional, ‘quote unquote’, and maybe because it was on the North Shore and a lot of the people had been in New Orleans and kind of moved out after the storm and that kind of thing...but my experience, from having lived in Baton Rouge for a number of years, is that those people also exist in Baton Rouge, but they weren’t at that symposium or any other things I attended – for whatever reason.” “...it was a lot of women who sold Tupperware or jewelry or Mary Kay, and those were the entrepreneurs and the business women that were there.”

Emotional support from family members:

“My family was supportive - support was fantastic – it was something that I grew up with.”

Educational level of parents: “My dad is a medical doctor and my mom has a master’s degree.”

**NBO-2 Profile.** NBO-2 is 43 years old and single, with no children under the age of 18 living at home. She agreed to speak to me about the one daylong WIB event she had attended

before she started her business. She had very definite ideas about what should be included and what should not be included in training programs, and her comments touched on topics I'd not heard before. NBO-2 has started her own medical publishing company within the last eighteen months, and although it has been a lot of work she feels it has been very rewarding. We spoke at length about her experiences and her unique business idea.

**How many Women in Business (WIB) events have you attended over the past two years?**

“One. I think it was the one that was involving getting started in business, finding the business to open for yourself; it was a half day seminar on a Saturday. (Name of speaker) spoke.”

**How did you use the information that was presented?**

“(Name of attorney) became my attorney, so I think that was very, very helpful. Going back to that program, it was great, it had for me a little more touchy-feely in it than I would have liked to have seen. You know, the stress management and how the women feel about starting a business, I would like to have seen a few more cut and dried things that you need rather than balancing work and life. You know, that kind of thing.”

**At the time you attended the WIB program were you a business owner?**

“Um, no I was about to start one. I had my idea but I hadn't actually done anything, and uh, I was just putting together what all I needed to do.”

**Do you currently own a business?**

“ I do. I started a medical publishing company...its fun.” **(I asked her to explain what exactly she was doing).**

“Um, well I publish medical directories for different cities, um, we envision all the health care services that will be needed for that particular city...um, a listing of all the doctors by name, address, specialty, city, zip, phone, and fax. It is not web based – it's a printed edition that can be purchased. We eventually may want to go to a web based business being that a lot of people are on computer systems and what they could do is subscribe and we would list all the changes that have been made, but we felt like in the interim, in the beginning years, I think it would be better to just kind of go old school with it – having a book, because not everyone is on computer, so you're kind of damned if you do and damned if you don't. We thought for those who were on computer if they did purchase the book then, um, something that just sort of developed outside of my original business plan was um, ...physicians move so frequently, um, it's crazy,...the growth and the outside, and New Orleans people, are in Baton Rouge and in Lafayette; it's just insane trying to keep up with everyone and how they move, that's why there's a specific niche need for this. It's not like an accountant, that kinds of stay where they are, doctors don't do that, for whatever reason, and um, and so we decided to send out free quarterly updates.

Even if you think you have all the information, um, you may not and people retire, pass away, there are a lot of changes that occur from month to month. We kept on adding information for the initial edition - we wouldn't print from one month to the other because there were so many changes, and we had to go - eventually set a cutoff date and then the week after I printed, I was

like...’there are changes’, and I said ‘you know, I can’t expect people to buy something that’s not updated’, so the quarterly updates came in to getting around that....you can add more value than what the product was. So, ...”

### **How did you come up with this idea?**

“Well, there is someone who does an edition in Baton Rouge and it’s.. I think 20 years ago the Louisiana Pharmaceutical Association – the pharmacists – used to do their own version for each city. I don’t know why...this is before my time...I don’t know how I don’t know why they stopped doing it...if it was cost, it was time, because it’s immensely time consuming. I just don’t know what the deal is, but I know that person that does it now worked for them and somehow she took over doing the Baton Rouge edition. And she’s been doing it for over twenty years, and it does really really well, and so I started doing editions in Lafayette, where I’ve just finished, and we’re moving into New Orleans now. And with Katrina and Rita and everything that’s happened, the Lafayette edition took twice as long easily to get the information correct. People had dropped off the map that no one had ever heard of before and it was an immense project.

I went around selling it, people would tell me, ‘I’ve been trying to do this on my own’, you know, at nursing homes or hospitals, and they said ‘it’s impossible. We came to the conclusion that it’s impossible. To gather this much information, to try and put it together and keep it current’, they said, ‘it really is impossible’. And I said, ‘Well, that’s what we do, and that’s all that we do. You’d probably find it daunting, because you’re trying to do your work alongside it, this is all that we do’...and I’ve had people just almost burst into tears when they saw the book...and they were like, “it’s correct”, you know, it’s got all their offices.

Some doctors have five offices, um, and we try to keep up with everything and of course if things change, our “out” is the updates, but we, um, want to eventually move to a website and so there will be a book and a website, or we may offer like a CD with the information. The problem with that is that it’s not free information, and so we need to find a way to have it password encrypted and when you start getting into that, it’s very difficult because anything can happen very easily, and that’s a whole other learning set, and my thing was, I have to get a legal business started, and I have to file with the state and the city, and the parish and find out exactly what I have to do to be a legal business.

Then I have to make the business work, and I have to go out and sell it, then I had to put the product together, then I had to sell the actual product, so um, now were at the point where we have pretty much covered the sale of it, we’re maybe half through the sale, but we’ve taken off a month because were converting all of our files to a Mac system. It’s just easier to work with and for our needs, because we go so heavily into graphics, Mac really makes it easy to do graphics and do business; you know – word processing – but also to do web design. For what Microsoft Office offers they don’t offer anything shy of you having to go out and hire someone to design your website and Mac did it. So it was a pretty expensive proposition, to move everything in our soft ware and to be able to put together the book and Microsoft is like maybe \$500; the Mac is like \$2,000. It was an expensive proposition, but we were able instead of trying to transfer PC files to Mac and all that, we just decided...it was very hard...but were taking the month, month and half out of the field to do that, just to incubate, to get the work done and get it done correctly, and then that way, you know, it makes it just a little bit easier that you don’t have to go in and figure all this out while you’re out in the field.

It's just as you think you have everything lined up you don't, you...it takes going out and working your plan to figure out what was right and what was wrong with it. And um,"

### **Who is your main customer?**

Well, I sell to doctor's offices, primarily other doctors, hospitals, pharmacies, pharmacists, anyone in the medical profession. We are getting to a point now where we wanted to keep it...our roll out plan is very detailed um, by geography and by business types, and were coming to the point where we will probably be going to the public you know, that's something that if someone has chronic illnesses that they may want to keep that. As a pharmaceutical rep, which is where my, where I've been for the past 15 years, um, that's where I saw a need for the book.

It's a good niche, but believe me, there is so much pushback, in any business, there is just no perfect product, and I think everyone is going to get pushback from what you could do, or there will always be somebody who won't have a use for your product or they think they don't have use. Right now in Lafayette, we are doing an introduction of a product that hasn't been around for over twenty years and the format that we're releasing is so intensive with information it's the kind of thing, and this is where our sales have been tremendous – is if someone gets a hold of one book then it almost assures that they will come back to buy five or ten. But it's the kind of thing that sort of...I compare it to bottled water. When bottled water came out, we were like, 'I can get it for free from the tap, so why on earth would I buy it'. It's the convenience, it's, you know, just what it offers. It's purified and its sort of...I tell myself what we're doing...were selling bottled water... which if you, in the beginning, some people would be like, they get it and they see the need for it, then some are like "we already have that, you know, we don't need that'. But if you show them it's all about the packaging, then they realize that it might be...and then some don't. Some are just stubborn and aren't going to adopt it and it's the kind of thing that takes a while to get a hold of."

### **Were there particular topics you felt helped you more than others?**

"Things that had to do with the practicality of it, because if you have an idea , if you're trying to start a business you either have a concept in mind or your don't, it might be if you don't then you might need some brain storming to help you think of something, and even if you do or you don't, no matter what.

I've taken other classes with this sort of thing being part of it – I took a course at Tulane and what they said was one of the key things they focused on, it doesn't matter how great your idea is, if you have an idea, if you go out and do your idea, is your business legal. You don't know how you have opened yourself up for if you haven't, you know, if you haven't started your business, LLC, you haven't filed the proper paperwork with the state and city, and yes, that means you have to pay taxes and fees and so forth, given the nature of your business you are just opening up your own personal liability so much, and you're not recognized, and there are so many things you limit yourself from obtaining by not viewing it in the proper way.

It blew my mind, and I think I took two full day course on knowing whether to go and what to do, sometimes there's extra funding for you...um, building a relationship with your bank, like, I would have never known that someone would answer that question for me, but I would like to avoid as many bad experiences as possible.

For me, one of the "learn by experience" things would have not to have been invested in PC – in Microsoft products. It would have been so easy if we would have just started with Mac alone that would have saved us a lot of money and made things a lot easier, but it's the kind of the

thing nobody knows to tell you. Some things that have to do with setting up your books and learning your finances. The trouble we had with QuickBooks, unbelievable! I would never use...and that's what people tell you to use. I paid to have my accountant go through it, we did learn QuickBooks, and I can't tell you how much money they cost us and down to something as simple as your product registration number...was assigned to someone else. We lost all of our information. So, again, you know, there are so many other things that would have been easier fixed than to have used that and to have a class that would have walked you through, and says, ok, if you need to file for your occupancy licenses and you have that, this is where you go, this is who you go see, and this is what it's going to cost...and physically go down the line that way, I mean, I learned this from my accountant, but you never purchase anything for your business, you purchase it yourself and then you rent it to your business, otherwise you'll be paying taxes on it for the rest of your life. After it's fully depreciated. So there are so many ins and outs like that that made my head spin, and I've been doing this now about a year and a half, and um, the business, the actual selling of the book, has taken maybe four out of eighteen months, and it has been business, the work that goes on behind the scenes, and that's, if I could reverse that number I think ...which is what I'm trying to do down the road, I think it makes for a better everything.

I think that work life balance is fine, but there's so much literature out there, and you only have to watch a week's worth of day time talk shows you would have had basically anything anyone could tell you, you know, but say for the state of Louisiana, these are your laws. Those are the kinds of things, you're like, oh my God!"

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

"I think it would probably have been the banking – and the legal section. They were both very insightful, I think (name of female banker) had some great, and the women from (name of bank) Bank...it was two years ago. (Name of speaker) she had some great insight into building a relationship with your bank, and you know, the things that a banker can do for you and how they want you to be successful. That was very interesting.

You know, getting your merchant credit card system is challenging, and we went all over with that. And it turned out that the bank we decided to use was the one that helped us. Because if you haven't been in business with a certain amount on the books to show, it's not something you can just open. You know, it can be very cost prohibitive to have one, really, if you can even get one, and it's the new people they don't want to take the risk on, so you pay the really high rate."

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

"Yeah, like I say, it might have been more beneficial to have more logistical steps...that was one thing that the Tulane program we had had um, was there was actually a "setting up your business" checklist, basically, steps one, two, ....there's was just the setting up, but maybe to take down, "these are the things you're going to need to think about", I mean we all can open a business checking account, and there's cash and there's that, but everyone uses a debit card..."

Even talking about something like postage meters, is it a better shot to do it there, to do it yourself.

You also need to understand that you need a plan in place and it's going to take a while before you start seeing the fruits of your labor. And I think a lot of people get - I know I did – they get very discouraged easily, because you don't see it immediately, and you're so excited, and you're

so green, and you're just like, YEAH, and then you start seeing your sales and your sales are kind of counter balanced by the expenses you've had, you know, and it's very easy to go – I can see – “oh to hell with this.” This is not worth it, but as compared to a job where you are making your money immediately, building your own business is...you know, if you get laid off from your job, that's it, you get laid off from your job. But if you decide at some part that you no longer want to do your business it's an asset, it can be sold, you can't sell your job to someone else! This is something that you own and you've created and it goes on without you. The purpose of it is that it should become an asset to you and to truly be an asset it has to be something that can function to some degree without your being there.

And um, with time I think that's possible to do, but anything, if you'll pardon the expression “touchy-feely”, it should be maybe how to get over that...how to get over that, that lack of motivation and that this is really hard, but it's kind of keeping your eye on the prize at the end – that's where it's going to come from. And that's really hard to do, and I would even think meetings monthly...I would love to have that, monthly meetings with other people in the situation, that we can kind of help each other on and kind of brain storm with problems and I think that's something that men are not as good at. I'm not saying some aren't, but maybe with the situation with where everyone could sit down and say, “Oh my God, you know, I didn't make any money this month, what am I doing”? And at least it keeps your eye on the prize – support.”

**Would you have gotten this far with your business without the WIB training?**

“Um, I think yes, we would have probably gone to where we needed to go. Now would there have been more hurdles, more obstacles to jump, YES. No doubt. You can't have too much information starting a new business. I recommend before you do step one at least attending you know, your WIB class, someone else's, as many as you can because somebody out there...we're attending Apple classes and every time we do, it's a different instructor and it's so important, because one person might say something different that we all understand now, or that one of us gets and maybe the other one didn't before, it's important for you to have a strong basis of knowing where your plan is before you try to execute it.”

**How would you characterize the support you have received from your family for starting your own business?**

“Tremendous support. Tremendous. **(I'm finding out that's pretty rare)**. Yes, it is, but they (family) feel the frustration too, and they're like...so much work for so little, and sometimes it's really feast or famine, especially what we do, the way my cycle runs with printing and sales, and you know, just updating and research, and you know, product placement and distribution, yeah, it definitely does seem that way. You know, it's just the nature of the beast, and um, they see the end results sometimes better than I do.”

**What was the highest level of education of each parent?**

“My mom graduated from high school, and my dad, college.”

**Themes – NBO-2.** After reviewing the responses of NBO-2 I found the following themes:

Networking: “(Speaker) became my attorney, so I think that was very, very helpful.”

Need for practical business topics: "...I would like to have seen a few more cut-and-dried things that you need rather than balancing work and life." "Things (topics) that had to do with the practicality of it, because if you have an idea, if you're trying to start a business you either have a concept in mind or you don't, it might be if you don't then you might need some brain storming to help you think of something, and even if you do or you don't, no matter what." "...it might have been more beneficial to have more logistical steps...that was one thing that the Tulane program we had, had, um, was there was actually a 'setting up your business' checklist, basically, steps one, two...there was just the setting up, but maybe to take down, 'these are the things you're going to need to think about'." "You can't have too much information starting a new business. I recommend before you do step one at least attending you know, your WIB class, someone else's, as many as you can..."

No need for Work/Life Balance Topic:

"...it had for me a little more touchy-feely in it than I would have liked to have seen. You know, the stress management and how the women feel about starting a business, I would like to have seen a few more cut and dried things that you need rather than balancing work and life." "I think that work/life balance is fine, but there's so much literature out there, and you only have to watch a week's worth of daytime talk shows you would have had basically anything anyone could tell you, you know..." "...if you'll pardon the expression "touchy-feely", it should be maybe how to get over that...how to get over that, that lack of motivation and that this is really hard, but it's kind of keeping your eye on the prize at the end..."

Emotional support from family members: "Tremendous support. Tremendous. (The family) feel the frustration too, and they're like...so much work for so little..." "...they see the end results sometimes better than I do."

Educational level of parents: “My mom graduated from high school, and my dad, college.”

**NBO-3 Profile.** I set an appointment to speak with NBO-3 early in the morning and she agreed, but due to issues at her end, she was not at her desk both times I called. I left her an e-mail stating that I’d tried to call her and asked that she e-mail me back if she was still interested in participating. She stated in her e-mail that she understood the importance of providing feedback and was very happy to be included. She was very apologetic that she’d missed me earlier – the receptionist at her office was out and she was having to handle incoming phone calls, but she wrote that if I would give her my phone number we would “get this thing done” that very day.

NBO-3 is a single 54-year-old African American who owned her own business - a hair and skin care professional salon products and equipment company - for 15 years. She now works for a non-profit organization that helps small business owners and others who are thinking of starting their own business. She was very gracious. I was surprised that she remembered the name of one of our speakers; it seemed to me that she had a set of answers already planned because she seemed to be more reserved than other women I’d spoken with – it was hard to get her to elaborate. Overall, her information was very interesting, since it came from not just her point of view, but from the point of view of the women she works with at her non-profit job.

**How many Women in Business (WIB) events have you attended over the past two years?**

“Um, I think only two”

**Why did you keep attending?**

“I thought that the information presented was very informative and there were a lot of networking opportunities there...so, it was good.” **(Do you remember which two events you attended?)** “Hum...I’m not sure, but I know one was on Saturday, and the other I believe was held around lunch-time. I don’t know if that helps...”

**How did you use the information that was presented?**

“Well, actually, the position I hold, um, at my job, is small business development, I actually start with small business owners and people seeking to start a small business, so...basically I went to your event so I could maybe work as a conduit between our two programs. I wanted to see what kinds of information you were offering so I could bring that back, um, you know, to our small business people. I’m always looking for new places and ideas to direct my people.”

**At the time you attended the WIB program were you a business owner? Do you currently own a business?**

“No, I am not a business owner, no, not at this time. Prior to attending the WIB event I did own my own business, but now I work for a non-profit.”

**Were there particular topics you felt helped you more than others?**

“I believe, well, the information for how to write a business plan and also the legal structure – I believe that was, um, with (name of female attorney) – that was very helpful and something I wanted to share with, um, the people I work with at (name of non-profit). I know those two are very important topics, and they presented the information very well.”

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

“The overall – the fact that it was open to *all* women (NBO-3 emphasized the word “all”), not just a certain few, and that there was a chance to hear their experiences. Of course, the actual information too...it was very good.”

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

“Well, if I...I could say anything, I think the time constraints – you know, there wasn’t enough time to hear about all the topics that I thought were interesting. Plus, since it’s what I do, I would have had more information on micro-lending and agencies that provide that kind of service. That would have been very helpful because it’s confusing ...what’s out there, where to go, who provides what, you know, those kinds of things. You know, not every person needs a lot of funding when they start out, so that would have been very useful. A lot of the small business owners I see could really benefit from that kind of thing, not so much from what was said by the woman from the bigger bank. It was good, but...”

**Please feel free to add any comments that you feel would help us improve the WIB program’s ability to help you start or grow a business**

“You know, just the things I said before – the program was very well organized and, well, the topics were good, interesting, but not long enough in some areas.”

**How would you characterize the support you have received from your family for starting your own business?**

**(I asked her to answer this question from a personal point of view – since she’d owned her own business, and also from the point of view of the women she works with at the non-profit)**

“I would say for me I had personal support – which is true for the women I counsel...they, well, also get support from other women and so did I. I think there’s a lot of support from extended family – you know, parents, maybe siblings, others in the family. But not from the spouse – not

usually. They want a paycheck, so there's not a lot of support there. That's what it's all about. It's sad really."

**Number of children under 18 living at home (from the point of view of the women she works with at the non-profit)**

"Most of the women I see – oh, I'd say about 60% of them have children under 18 living at home, but 40% of them, no...their children are over age 18, and they come to me because they are in a career shift – it's "me time"...the kids are grown, and maybe they say, "well, I've raised the children and done what I had to do, now I'm gonna do what I want." They may be single and are ready to take care of themselves for a change. Then I see those who do have younger children at home ... it's harder for them, but some do it."

**What was the highest level of education of each parent? (for herself and from the point of view of the women she works with at the non-profit)**

"For the non-profit clients, I'd say that a lot of them had parents who graduated from high school...well, I'd say 60% of the parents of them have not gone to college and maybe 40% have no formal education at all – no vo-tech training or anything. They just had nothing. Me personally, my mother went through 11<sup>th</sup> grade and my dad was a high school graduate."

**Themes – NBO-3.** After reviewing the responses from NBO-3 I found the following themes:

Networking: "I thought that the information presented was very informative and there were a lot of networking opportunities there...so it was good." "The overall – the fact that it was open to *all* women, not just a certain few, and that there was a chance to hear their experiences."

Need for practical business basics: "The information presented was very informative...." "I believe, well, the information for how to write a business plan and also the legal structure – I believe that was, um, with (name of female attorney) – that was very helpful and something I wanted to share with, um, the people I work with at (name of non-profit). I know those two are very important topics and they presented the information very well." "...the program was very well organized and, well, the topics were good, interesting, but not long enough in some areas."

"Me-time": "...their children are over age 18, and they come to me because they are in a career shift – it's 'me time'...the kids are grown, and maybe they say, 'well, I've raised the

children and done what I had to do, now I'm gonna do what I want'." "They may be single and are ready to take care of themselves for a change."

Extended time for program: "...the topics were good, interesting, but not long enough in some areas." "...I think time constraints – you know, there wasn't enough time to hear about all the topics that I thought were interesting."

Emotional support from family members: "I would say for me I had personal support – which is true for the women I counsel...they, well, also get support from other women and so did I." "I think there's a lot of support from extended family – you know, parents, maybe siblings, others in the family. But not from the spouse – not usually. They want a paycheck, so there's not a lot of support there. That's what it's all about. It's really sad."

Educational level of parents: "Me personally, my mother went through 11<sup>th</sup> grade and my dad was a high school graduate." "For the non-profit clients, I'd say that a lot of them had parents who graduated from high school...well, I'd say 60% of the parents of them have not gone to college and maybe 40% have no formal education at all – no vo-tech training or anything. They just had nothing."

**NBO-4 Profile.** NBO-4 is 67 years old, single, and has a grown son in his 30's. She is fluent in French, and lived in France for over 20 years during the 1970's and 1980's, where she taught English in the French school system. She returned to the United States in the early 1990's and now works as the Assistant Director of Development and Outreach at a large Research I University in the Southeastern portion of the United States. She has traveled extensively internationally, and uses this knowledge about the world in her present employment. NBO-4 does not know what kind of business she would like to start, and came to the WIB daylong event

mostly to investigate the program itself. We spoke about our respective jobs, and then turned to the questions about the WIB event.

**How many Women in Business (WIB) events have you attended over the past two years?**

“Just one. I just attended that one last summer.

**How did you use the information that was presented?**

“No, I haven’t started my business yet (laughs) – I have enough to do right now just doing my work here (laughs again). I remembered thinking something in particular and I’m trying to remember what it was...that, it, you know, I still have my notes at home and need to look over them, but I remember feeling like they had...some of them had just missed the point. The speakers – oh...I don’t think I came out knowing more of how to start a business than when I went in. They got kind of involved...can you remind me who the speakers where and what were the topics? **(Well, we had two women from (Name of Bank) Bank who spoke)**...Yes, their stuff was useless. They talked to us like we didn’t know anything. That’s the one right there.... **(Then we had the female attorne that talked about the legal forms of business)** yes, that was very good....I think it was just that bank thing that set me off. Cause it, you know, most of us have had accounts since we were 16 or 17 years old and it was really just sort of, “make sure you balance your books”...it didn’t say anything about how to set up a business account to start a business. I remember that now. Everything else was good, just not them.”

**At the time you attended the WIB program were you a business owner?**

N/A

**Were there particular topics you felt helped you more than others?**

“I really enjoyed the, the girl from the chicken place, what’s it called? Oh, you know...the chicken place in town **(Cane’s?)**...yes, that’s her – the girl from Cane’s with the social networking and all that – the personal branding was very helpful... if someone had the time to do all that, but it was very interesting and all. I enjoyed the marketing part – she was very good. I enjoyed, um, hearing all the things that can be done with the computer, but it’s ...it sounds time consuming and I don’t have a lot of that.”

**If you could name the most positive impact the WIB program had on you personally or on your business what would that be?**

“Well, of course, I haven’t started a business...but I think just hearing about the different types of businesses, you know... I was inspired to see the variety of businesses that these women were starting and all the different types of women who were starting them...ah... you know, they didn’t have PhD’s or anything like that – they were just ordinary people and, um, it was very inspiring to see they were just, you know, doing it. Going through and doing it. Just listening to what they were doing and all that. It was great.”

**In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?**

“Well, this is going to sound obscure – you know how I am (laughs). I wish someone would discuss the creative thinking process – you know - how to determine or identify gaps in what’s out there and develop a business around that. What you see missing. To talk about the kinds of things...what I do here in my office – you know, brainstorming. When I have a program that I want to name I gather my student workers in a circle, and I tell them, ‘ok I want to name this something sexy and fun; no ideas are too crazy and no one will be laughed at for their ideas.’ Then we just sit there in the circle and, um, come up with these great ideas. So I would like to learn more about the creative process – I know that, um, there are places that hold programs on that here, you know – in Baton Rouge - but I believe they’re more geared towards the artists and such. It would be great to get some ideas if you haven’t started your business yet just to get the creative juices flowing (laughs).

**Would you have gotten this far with your business without the WIB training?**

“Well, I guess so – you know I haven’t started yet, so...

**How would you characterize the support you have received from your family for starting your own business?**

(a short moment of silence) “Well, that would be my son, and no, I’ve not discussed this with him. He’s always, um, always wanted to own a business, but no, I have not discussed anything with him. And both my parents are gone, so, um...it’s just the two of us.”

**What was the highest level of education of each parent?**

“My mother graduated from high school and my father got a college degree in engineering.”

**Themes – NBO-4.** After reviewing the responses of NBO – 4 I found the following themes:

Networking: *Inspiration from other women:* “...I think just hearing about the different types of businesses, you know... I was inspired to see the variety of businesses that these women were starting and all the different types of women who were starting them...ah... you know, they didn’t have PhD’s or anything like that – they were just ordinary people and, um, it was very inspiring to see they were just, you know, doing it. Going through and doing it. Just listening to what they were doing and all that. It was great.”

Being talked down to: “I think it was just that bank thing that set me off. Cause it, you know, most of us have had accounts since we were 16 or 17 years old and it was really just sort

of, ‘make sure you balance your books’ ...it didn’t say anything about how to set up a business account to start a business. I remember that now. Everything else was good, just not them.”

Emotional support from family members: “(a short moment of silence) “Well, that would be my son, and no, I’ve not discussed this with him. He’s always, um, always wanted to own a business, but no, I have not discussed anything with him.”

Uncertainty about starting a business: “I wish someone would discuss the creative thinking process – you know - how to determine or identify gaps in what’s out there and develop a business around that.” “No, I haven’t started my business yet (laughs) – I have enough to do right now just doing my work here (laughs again).” “... you know I haven’t started yet, so...” “It would be great to get some ideas if you haven’t started your business yet just to get the creative juices flowing (laughs).”

Education level of parents: “Well, my mother had a high school diploma and my father was a college graduate with a professional engineering degree.”

### **Structural Themes from the Non-Business Owners Group**

After reading and re-reading the transcripts from the non-business owner’s group, I found a number of themes common to all of the women. They are:

**Networking Themes.** The importance of networking was mentioned as either the motivating factor for attending and/or as a source of inspiration and support.

Professional connections were important in business startup.

The networking was open to all women, not just a select few.

The lack of “high-level” networking opportunities.

**Wanting to Be with Women Who Were Taking Their Business Seriously.** Once again, as previously noted by the BO's, there was a definite perception by some of the NBO's as to the relevance of the businesses women wanted to start. Women who were perceived as running a "less than serious" business, such as selling Mary Kay or Tupperware products or working from home, were a source of frustration because they were perceived to be less "professional."

**Emotional Support from Family Members.** I found this theme to be expressed in different ways, but as I saw from the business owners, emotional support can be a source of great encouragement or source of frustration for the female non-business owner when she makes the decision to establish herself in business. I classified these responses as "spousal support" and "family support."

Spousal support: The feeling that the spouse is only supportive when a paycheck is coming in.

Family support: The non-business owners who expressed they had fantastic support from family members were all single.

The one non-business owner who had not discussed her business with her family and seemed hesitant to discuss that fact was the mother to an only child, a son.

Emotional support from family is important, but since these NBO's are for the most part younger than the BO's, this group seemed to have more family support.

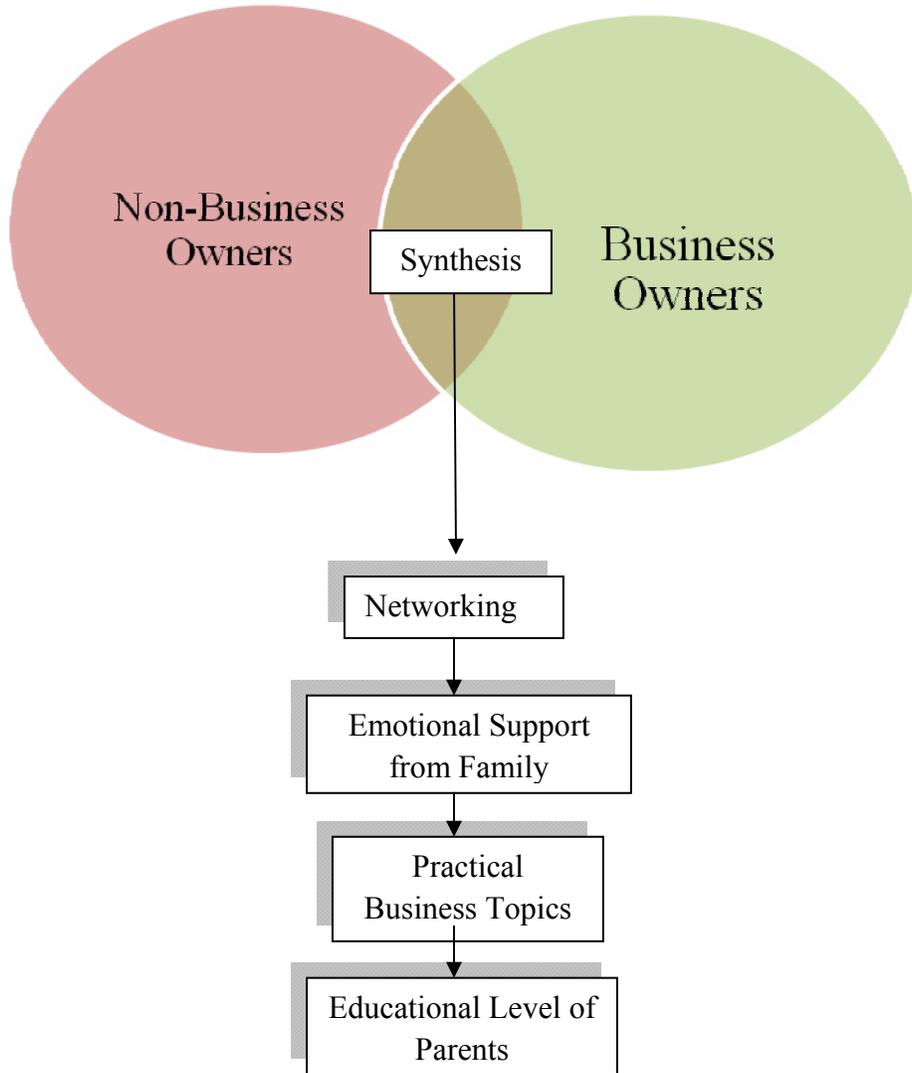
Women who were NBO's at the time of the WIB program wanting to start a business were at the age when their children were grown and were ready for "me-time."

**Education Level of Parents.** The group of NBO's as a whole came from parents who had achieved higher levels of education, including medical degrees and other professional college degrees. All of the NBO's parents had at least a high school diploma.

### **Synthesis of BO and NBO Structural Themes**

Synthesis provides meanings and essences of the experience (Moustakas, 1994), which requires the researcher to intuitively merge together the textural-structural themes from both the Business Owners and Non-Business Owners into a composite description. As such, I understand that the experiences gleaned from the in-depth interviews is in no way a finite set of responses representative of all women who are in business or who are beginning the process of starting their own business. Rather, these experiences offer an insight into commonalities between the two groups as well as areas of differences.

The BO and NBO groups all felt that networking was important as a way to meet individuals who would help them in their business endeavors as well as a source of inspiration and hope. Emotional support from family members was a source of motivation and increased feelings of self efficacy; however it was also a cause for sadness, frustration, and concern. The need for practical business topics being offered was universal among the groups, although some felt that the level of business topics was not relevant to their current situation. The education level of parents was noted as a source of pride for those women whose families had less formal education than others, and also pointed to the fact that younger respondents came from families with higher levels of formal education. A graphic representation of the findings is shown below in Figure 2.



**Figure 2. Representation of Synthesis of BO and NBO Structural Themes.**

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS**

### **Purpose**

The primary purpose of the study was to determine the influence of selected demographic characteristics on perceptions of training effectiveness and to compare the perceptions of training effectiveness by whether or not the participants were business owners by looking at women who attended a series of training and networking programs offered by an entrepreneurship institute located in a College of Business at a large research institution located in the southeastern portion of the United States.

### **Research Objectives**

1. To describe the current business owner WIB attendees on the following demographic and business-related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor

1. Other mentors used other than female
  
2. To describe the non-business owner WIB attendees on the following demographic and business-related variables:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
  - l. Other mentors used other than female
  
3. To compare the WIB attendees by whether or not they are current business owners on the following demographic and business-related variables:
  - a. Age
  - b. Race
  - c. Number of children
  - d. Age range of children
  - e. Level of education

- f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
  - l. Other mentors used other than female
4. To describe the perceptions of the WIB program by current business owners on the following business-related variables:
- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent
5. To describe perceptions of the WIB program by non-current business owners on the following business-related variables:
- a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent

6. To compare the perceptions of the WIB program of current business owners and non-current business owners on the following business-related variables:
  - a. Effectiveness of presentation
  - b. Practical information was provided
  - c. Working knowledge on topic provided
  - d. Able to acquire practical knowledge
  - e. Program was worth time spent
  
7. To describe the perceptions of the Women in Business participants who are business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:
  - a. Program's capacity to hold interest
  - b. Organization of the program
  - c. Level at which the topic was presented
  - d. Communication skills of speaker
  
8. To describe the perceptions of the Women in Business participants who are non-business owners regarding the quality of presentations on selected topics of the Women in Business program on the attributes of the program:
  - a. Program's capacity to hold interest
  - b. Organization of the program
  - c. Level at which the topic was presented
  - d. Communication skills of speaker

9. To determine if a model exists explaining a significant portion of the variance in perceptions of the WIB program from the following selected demographic characteristics:
  - a. Age
  - b. Race
  - c. Number of Children
  - d. Age range of children
  - e. Level of education
  - f. Salary range
  - g. Primary reason for attending
  - h. Reasons for wanting to start a business
  - i. Family member own business
  - j. Presently have female mentor for business and/or business issues
  - k. Importance of female mentor
  - l. Owns a business
  
10. To interview former WIB attendees and describe their perceptions on the following questions (Note: probing questions were added when necessary during interview).
  - a. How many Women in Business (WIB) events have you attended over the past two years?
    - a-1. Why do you keep attending? (If relevant)
  - b. How did you use the information that was presented?
  - c. At the time you attended the WIB program were you a business owner?
  - d. Do you currently own a business?

- e. Were there particular topics you felt helped you more than others?
  - e-1. If yes, which ones, why
- f. If you could name the most positive impact the WIB program had on you personally or on your business what would that be?
- g. In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?
- h. Would you have gotten this far with your business without the WIB training?
- i. Please feel free to add any comments that you feel would help us improve the WIB program's ability to help you start or grow a business.
- j. How would you characterize the support you have received from your family for starting your own business?
- k. Number of children under 18 living at home
- l. What was the highest level of education of each parent
- m. Age
- n. Ethnicity (researcher will complete)

## **Sample and Procedures**

The target population of this study was defined as women who wanted to start their own businesses and/or women who had already started a business but felt they needed more training to further their business' productivity. The accessible population was described as women who participated in any Women in Business (WIB) seminar event during the years 2006 – 2010 sponsored by a large research university located in the southeastern portion of the United States. These data were collected using two types of methodology – both quantitative and qualitative. It was felt that the use of two different methods, especially the collection of qualitative data, would provide a richer response and more in-depth analysis of program perceptions of the attendees in understanding how to make women more successful in business.

The quantitative survey instrument used to collect the data was developed by the researcher for the express purpose of gathering the information needed for this study. Content validity was established by a panel of experts, including faculty from the E. J. Ourso College of Business and the School of Human Resource Education. To collect the quantitative data, the survey instrument was handed out when attendees registered at the door, with instructions to complete the instrument, leaving off any names or identifying features, and returning the completed form to the sign in table when departing the event. In addition, during the opening welcome comments and prior to the introduction of the speaker or the topic, attendees were once again reminded to complete the survey and leave it at the conclusion of the event. Respondents were told that to protect their anonymity to leave all names off the survey, and that the information was to be used to understand the training needs and perceptions of the programs to better address the issues of the attendees. In addition to keeping all names off the survey instrument, a sheet of each program's total responses was collected and preserved on a single

master sheet, which took the attendees' answers another step away from the source, insuring that the evaluation sheets could not be matched to the woman completing the form. The data were spot-checked to make sure that no errors occurred when transferring the data from respondent's sheet to the master list.

The descriptive survey instrument was developed for the express purpose of gathering the qualitative information needed for this study. The researcher contacted a number of past attendees of the daylong WIB and/or the monthly brown bag networking events to conduct interviews to determine their perceptions regarding the effectiveness of the WIB program *after the fact* - after sufficient time had passed for the attendees to have developed benchmarks with which to more effectively evaluate the program(s). The data were split to compare those attendees who were not business owners at the time of the training, and those who were already business owners when they attended the training workshops. To collect the qualitative data, the following techniques were used: A purposive sample of attendees of the WIB workshop training from 2008 until 2010 was compiled from email addresses provided by attendees at both the day long workshops and the monthly brown bag lunch networking events. These women were contacted via e-mail to see if they would be willing to participate in a short interview with the researcher concerning their perceptions about the effectiveness of the WIB training. If they agreed, the researcher interviewed them at a public location of their selection or via the telephone and recorded the answers to the qualitative questionnaire. These responses were recorded both electronically and in a written journal maintained by the researcher. Probing questions were asked when deemed necessary by the researcher. Anonymity of the respondents was guaranteed, and no names were recorded on any electronic or written journal. The responses were coded and evaluated for reoccurring concepts and themes, which, when present, were identified and

discussed. Permission for use of the data in this study was granted from the Institutional Review Board (IRB). Summary of findings are presented in this chapter by the research objective.

### **Summary of Major Findings**

The major findings of this study are presented by objective.

#### **Objective One**

This objective was to describe the current business owner WIB attendees on certain demographic and business-related variables.

**Demographic Information.** Of the 61 female business owners who met this criterion, 23 provided information on their age. The age category which was identified by the largest group of respondents was 41-45 years of age (n=6, 26.1%). The category with the second largest response (n=4, 17.4%) was 46-50 years. Therefore, 43.5% (n=10) of the female business owner participants were between the ages of 41 and 50. Of the 25 business owners who provided information regarding their race, almost two-thirds (n=16, 64.0%) were Caucasian, while nearly one-third were African American. Over half of the respondents who provided information regarding children (n=14, 56.0%) had any children while 44.0% (n=11) did not; those respondents who did have children most frequently indicated they had adult children (n=4, 28.6%). The majority of female business owners who responded to the question regarding level of education (n=25) reported they were either college graduates (48.0%), or had attained a master's degree (24.0%). Salaries for the business owners answering this question (n = 21) fell into two distinct ranges; those earning \$30,001 - \$40,000 per year (n = 6, 28.6%), and those earning over \$80,001 (n=5, 23.8%). With the exception of the salary range \$40,001 - \$45,000 at 4.8% (n=1), the other salary ranges were equally represented.

**Business-Related Variables.** The reasons for attending the WIB programs were examined. Of the subjects answering these question (n=60), the top reason for attending the WIB programs was “To Improve my Skills (n=17, 27.9%), followed closely by “To Preparation for Starting a business” (n=14, 23.0%). The types of businesses owned by the women business owners were varied. Of the business owners who responded to this question (n = 60), retail sales and construction firms were the top two businesses noted with 13.3% (n=8) each, followed by those women who owned businesses in the service industries (n=6, 9.8%) and those who had home-based businesses (n=5, 8.2%). The majority of female business owners (n = 13, 65.0%) came from families where at least one person in their immediate family owned a business. Of the 22 women business owners who responded to the question regarding whether or not they had a female mentor, the majority of them (54.5%, n=12) did have a female business mentor while 45.5% (n=10) did not. Almost 90% of the respondents agreed that having a female mentor was important (n = 20).

## **Objective Two**

This objective was to describe the non-business owner WIB attendees on certain demographic and business-related variables.

**Demographic Information.** Of the 93 female non business owners who met this criterion, 31 provided information on their age. The age categories identified by the largest group of respondents were 26-30 (n=5, 16.1%), 31-35 (n=5, 16.1%), and 36-40 (n=5, 16.1%) providing almost 50% (n=15, 48.4%) of all respondents. The category with the second largest response (n=4, 17.4%) was 46-50 years. Therefore, 43.5% (n=10) of the respondents were between the ages of 41 and 50. Of the 32 women responding, the majority of attendees were Caucasian (n=22, 68.8%) and 31.3% were African American (n=10). Of the respondents who

provided information regarding children (n = 34), over two-thirds reported having children (n=28, 82.4%); those respondents most frequently indicated they had adult children (n=6, 28.6%) followed by those who had infants (n = 5, 17.9%). Of those responding to the question regarding level of education (n=30), over half were either college graduates (n = 10, 33.3%) or had a master's degree (n = 6, 20.0%), while 20% (n = 6) had attended but not graduated from college. The salary range most frequently mentioned was \$50,001-\$60,000 (n = 7, 25.9%), followed by those earning \$40,001-\$50,000 (n=5, 18.5%) and \$30,001-\$40,000 per year (n = 6, 28.6%).

**Business-Related Variables.** The reasons for attending the WIB programs were examined. Of the subjects answering these question (n=92), the top reason for attending the WIB programs was “To Prepare for Starting a Business” (n=49, 53.3%), followed by an “Interest in the Topic” (n=13, 14.0%). The types of businesses planned were varied. Of those who responded to this question (n = 83), retail sales was the type of business most frequently noted (n = 16, 19.3%). Of the 32 women who answered the question related to family business ownership, 62.5% (n = 20) came from a family that had at least one person in their immediate family who owned a business, while 37.5% (n = 12) of them did not. Of the 29 who responded to the question regarding whether or not they had a female mentor, the majority of them (n = 16, 55.2 %,) did not while 44.85% (n=13) did. Almost 100% of the respondents (n=30) agreed that having a female mentor was important (n = 29, 96.7%).

### **Objective Three**

This objective was to compare the WIB attendees by whether or not they were current business owners on certain demographic and business-related variables. An a priori significance level of < .05 was used. Of the 11 variables compared, 3 variables were determine to be

statistically significant since they were not independent of the variable “business owner” status.

Those 3 variables are:

1. Reason for Attending – To Get Ready for Business Startup
2. Reasons for Attending – To Improve Skills
3. Have Child

The variables, “The Primary Reason for Attending – To Get Ready for Business Startup”, and whether or not the attendee was a business owner were examined using a chi-square test of independence which was found to be significant ( $\chi^2 (1 \text{ N} = 152) = 13.403, p < .001$ ). The nature of the association between these variables is such that a higher percentage of female non-business owners (n=49, 53.3%) indicated that their primary reason for attending was to prepare for business startup up than among the NBO’s (n=14, 23.3%).

Results of the chi-square test ( $\chi^2 (1 \text{ N} = 152) = 7.582, p < .006$ ) for the variables, “The Primary Reason for Attending – To Improve Skills”, and whether or not the attendee was a business owner were examined and found to be significant. The nature of the association between these variables indicated that a higher percentage of female business owners (n=17, 28.3%) attended the WIB for this specific program topic than did the non-business owners (n=10, 10.9%)

“Having a Child” and whether or not the attendee was a business owner was examined using a chi-square test of independence, which was found to be significant ( $\chi^2 (1 \text{ N} = 59) = 4.878, p < .028$ ). The nature of the association between these variables was that a higher percentage of female business owners (n=11, 18.6%) did not have children than did the non-business owners (n=6, 10.2%).

#### **Objective Four**

This objective was to describe the perceptions of the WIB program by current business owners on certain business-related variables on a five point Likert-like scale with categories ranging from “Strongly Agree” to “Strongly Disagree.”

**Business-Related Variables.** Perception-related variables regarding the effectiveness of the presentation, the practicality of the information presented, the speaker having a good working knowledge of the subject being discussed, the program allowing participants to acquire practical skills, and the program being worth the time and investment were ranked either “strongly agree” or “agree” in every category with the exception of one, which also included “neither agree or disagree.” None of the business owners said they “disagreed” or “strongly disagreed” with any of the perception statements.

#### **Objective Five**

This objective was to describe the perceptions of the WIB program by non-current business owners on certain business-related variables on a five point Likert-like scale with categories ranging from “Strongly Agree” to “Strongly Disagree.”

**Business-Related Variables.** Perception-related variables regarding the effectiveness of the presentation, the practicality of the information presented, the speaker having a good working knowledge of the subject being discussed, the program allowing participants to acquire practical skills, and the program being worth the time and investment spent was reported as “strongly agree” or “agree” by all respondents to the question with the exception of one, which also included “neither agree or disagree.” None of the respondents said they “disagreed” or “strongly disagreed” with any of the perception statements.

#### **Objective Six**

This objective was to compare the WIB attendees by whether or not they were business owners on their perceptions on certain business-related variables:

**Business-Related Variables.** An a priori significance level of  $<.05$  was used to determine if the groups being considered significantly varied. Since these variables were measured on an interval scale, the means of those who owned a business and those who did not were compared using the independent t-test procedure. When considering the perceptions of the effectiveness of the presentation, the practicality of the information presented, the speaker having a good working knowledge of the subject being discussed, the program allowing participants to acquire practical skills, and the program being worth the time and investment spent, there was no significant difference found between the means of the two groups.

### **Objective Seven**

This objective was to describe the perceptions of the WIB participants who were business owners regarding the quality of presentations on certain attributes of the program on a five point Likert-like scale with responses ranging from “Very Good” to “Very Poor.”

**Attribute-Related Topics.** Perception-related topics regarding the quality of presentations included the program’s capacity to hold interest, the program was well organized, the level at which the program was presented, and the communication skills of the presenter. All of the responses fell either into the “Very Good” or “Good” categories with the exception of 1 undecided response for the perception of the program’s capacity to hold interest.

### **Objective Eight**

This objective was to describe the perceptions of the WIB participants who were non-business owners regarding the quality of presentations on certain attributes of the program on a five point Likert-like scale with responses ranging from “Very Good” to “Very Poor.”

**Attribute-Related Topics.** Perception-related topics regarding the quality of presentations included the program’s capacity to hold interest, the program was well organized, the level at which the program was presented, and the communication skills of the presenter. All of the responses fell either into the “Very Good” or “Good” categories with the exception of 1 “Poor” response for the perception of the program’s capacity to hold interest. The organization of the program and the level at which the topic was presented both had 1 “Undecided” response and 1 “Poor” response.

### **Objective Nine**

The final quantitative objective of this study, objective nine, was to determine if a model existed that would explain a significant portion of the variance in perceptions of the WIB program. Five variables were entered in a stepwise regression model. These five variables were:

1. Whether or not an attendee had a female mentor;
2. Salary of \$60,001 plus;
3. Whether or not an attendee’s family member owned a business;
4. The reason for attending the WIB program was for networking; and
5. Whether or not an attendee had a child.

The combination of these five variables in the stepwise regression model predicted 42.4% of the variance in the study.

## **Conclusions, Implications, and Recommendations**

Based upon the findings of this study, the researcher has drawn the following conclusions, implications, and recommendations:

### **Conclusion One**

1. The majority of attendees of the WIB program were Caucasian.

This conclusion is based on the finding that 64.0% of business owners who attended and 68.8% of non-business owners identified themselves as Caucasian.

These findings are significant because even though over two-thirds of the attendees were Caucasian, 30% of the attendees were African American. The WIB program is held in a city in which is located a historically black university and where numerous business programs are held by different African American sororities. The fact that a predominately Caucasian university can hold a program whose attendees are one-third African American speaks to the openness of the program to all ethnicities. All that is required to attend is an entrepreneurial desire. Since research shows that the number of U. S. firms which are majority 51% or more owned by women of color employ 1.2 million people and generate \$165 billion in revenues annually (Center for Women's Business Research: Key Facts 2008-2009 update), it is especially important that African American women feel comfortable attending the WIB programs.

In light of this finding, the researcher recommends that the Director of the WIB program increase the number of African American speakers in the program and include ethnic-specific business topics in the curriculum. A literature review could help reveal topics that would be germane, as would a qualitative study of the African American attendees in which they would be asked to discuss what specific topics they would feel most useful. A large number of Hispanic

women have entered the community in the last five years; as such the researcher recommends further research on the needs of this group of women. A qualitative research study could be done for this purpose using interviews to obtain the perceptions of Hispanic women towards this type of business training.

## **Conclusion Two**

2. Specific topics and diversity in the level of the specific topics is considered of most worth to the business owner and non-business owner groups.

This conclusion is based upon the following findings from the study. Current business owner's primary reason for attending the WIB program was to improve their skills (n=17, 27.9%), while the non-business owner's primary reason for attending the WIB program was to prepare for starting a business (n=49, 53.3%).

This conclusion is consistent with the findings of Greene, Hart, Gatewood, Brush, and Carter (2003), who reported in their research that women entrepreneurs had different education and training needs at different times, depending on the type and size of businesses they own.

These findings are significant because they clearly show different topics are more relevant depending upon the stage of the business. A "one size fits all" style of program, while helpful, may not be the most effective method of training as evidenced in this study. As described in the qualitative portion of this study, women who had not started a business looked for practical guidance: "...I would like to have seen a few more cut-and-dried things that you need rather than balancing work and life." "...it might have been more beneficial to have more logistical steps..." This is not to say that women who are already in business do not need the basics; one reason they are attending the workshops may be that they may have started their

businesses without having a business background or education. For these women, the general business topic would be necessary for their success. The qualitative portion of the study shows evidence of those needs: “I think the challenges of my business and my challenges have been just like – you know, dealing with the business side, like how to get my taxes set up, to make sure I’m filing everything I need to be doing. You know, how to take care of the business side of everything and what resources are out there”; “A lot of women were more on the business side of things and not very creative, that may seem very remedial to them but not to me. I took business classes in college but I don’t really remember, so it’s kind of like – how to set up a business and have it set up correctly. These are things that would be very helpful for me.” “I sure have used the information presented...well, I’ve worked on a business plan – which I’m still working on – ahh, I did some - I got some good financial advice from one of the people who presented... that was last year, and I learned a lot from that about what I needed to do to get ready to submit my business plan.” “Umm, I wish I’d had the training earlier, yes (laughs).”

The researcher recommends further research be conducted by the Director of the WIB program to investigate at what point do the needs of the two groups, business owners and non-business owners, break apart such that more advanced topics are appropriate. In addition, qualitative research should be conducted ask what these advanced topics would be useful and what delivery methods would be desired for the training. The researcher also recommends that future WIB programs be held in two separate “tracks”; one geared towards women in the early stages of concept development along with women who have been in business less than two years, the other geared towards women who have been in business over two years. A literature review would provide helpful information on topics to be offered to each group according to their needs.

### **Conclusion Three**

### 3. Having networking opportunities were important to attendees of the WIB programs

This conclusion is based upon the finding from the qualitative portion of the study, in which the respondents revealed how important networking was to them. Some examples of the comments relative to networking include: “The programs gave me useful information and the networking was invaluable”; “I did enjoy hearing about the women’s businesses – their successes and what their stories were – how they got to where they were...” ; “Oh, I did meet some people who were good business contacts for me, and also just other working women who had similar backgrounds so that was good for me”; “I thought that the information presented was very informative and there were a lot of networking opportunities there...so it was good”; “The overall – the fact that it was open to *all* women, not just a certain few, and that there was a chance to hear their experiences”; “...I think just hearing about the different types of businesses, you know... I was inspired to see the variety of businesses that these women were starting and all the different types of women who were starting them...ah... you know, they didn’t have PhD’s or anything like that – they were just ordinary people and, um, it was very inspiring to see they were just, you know, doing it. Going through and doing it. Just listening to what they were doing and all that. It was great.” “Meeting and networking with other women – what I often enjoyed was able to meet other women and network with – and many of them I was able to keep in contact with and form friendships.”

The conclusion is also based upon comments made relative to the level of networking opportunities and their desire for more networking at this higher level. “You are missing having an executive leadership program for women at my career stage. I was not able to get what I needed from the WIB program.” “...when I was in Boston I worked a lot with a group called the Commonwealth Institute, which is a consortium of women business owners, and it is a very, very

impressive group of women, but what they would do would kind of be to take turns sharing lessons learned and things that they wished they had done differently, and they were available for those of us who were starting our own businesses and that kind of stuff.” “...I was really disappointed...I really felt that LSU would have something more similar to that. That group was a lot of CPAs and attorneys, you know, people who were very professional, ‘quote unquote’, and maybe because it was on the North Shore and a lot of the people had been in New Orleans and kind of moved out after the storm and that kind of thing...but my experience, from having lived in Baton Rouge for a number of years, is that those people also exist in Baton Rouge, but they weren’t at that symposium or any other things I attended – for whatever reason.” “...it was a lot of women who sold Tupperware or jewelry or Mary Kay, and those were the entrepreneurs and the business women that were there.” These statements very clearly illustrate the need for advanced leadership training and other “C-Level” networking opportunities among certain attendees of the WIB program,

This conclusion is consistent with the findings in the literature, which stated that intentions prove to be the best predictor of planned behavior (Krueger et al., 2000), and intentions in general depend on perceptions of ...feasibility (Shapiro, 1982). Entrepreneurial training has been shown to have a positive influence on the perception of a nascent business owner on their ability to be successful (Krueger et al., 2000). And among female entrepreneurs, performance accomplishments – those exemplified by successfully completing tasks that provide information in order to increase one’s expectancy of efficacy related to a specific task or behavior (Macoby & Kolvereid, 1996) – motivate women to start their own businesses. It’s not hard to see that hearing other women’s successful stories and sharing their struggles has a tremendous impact on the beliefs of self-achievement. Social capital, defined as “the capitalized value of improvements in economic performance that can be attributed to high-trust social

networks,” (Casson & Della Guista, 2007, p. 221), is of prime concern to entrepreneurs, given that networking and networks are of considerable significance to entrepreneurial activity (Casson & Della Guista, 2007). And while the popular perception of entrepreneurship is one of an individualist, there is evidence to argue that entrepreneurship is socially embedded in network structures (Aldrich, 1987). Each of these capital structures is necessary to build a successful entrepreneurial venture; the skills necessary for human capital needs can be taught, understanding financial capital needs and cash flow can be taught, and social capital-by way of networking-can be facilitated through development of social systems in the methods used for instruction of the first two. These findings are significant because they clearly show that networking at all levels is perceived to be important to building the social capital necessary for successful business development and sustainability. They are also significant in the fact that they highlig

The qualitative findings regarding networking were inconsistent with the findings of the quantitative portion of the study. Networking was identified by only a small percentage of both groups as being a reason for attending the WIB events. These findings are significant because they highlight a discrepancy that needs to be examined further. One cause might be attributed to the fact that the women are completing a quantitative survey as they are leaving the workshop; it’s possible that so much information was disseminated that it’s hard to really sort out benefits of the less concrete or intangible aspects of the experience. In retrospect, after the WIB attendee has had a chance to mull over what was said and what she felt, it is possible that the importance of those more personal experiences resounded more strongly than first thought. Or it could be that the survey itself does not allow the respondent to express the importance of networking as a reason for attending. Further research is needed to bring the reasons for these discrepancies into focus.

The researcher recommends the Director of the WIB program take the qualitative data from the study as it relates to networking and develop programs around that theme. Since it has been shown to be such a meaningful part of the workshop experience the researcher feels that more time should be spent in learning how to make those connections and use them effectively to make and/or keep the business successful. Additional research could also be conducted to determine what types of executive level networking opportunities would be desired by the more seasoned female business owner.

#### **Conclusion Four**

4. Having a female mentor was important to the WIB attendees.

The conclusion is based on the findings of the model developed to explain a significant portion of the variance in perceptions of the WIB program. When asked in the quantitative portion of the study whether or not the respondent had a female mentor, 54.5% of the business owners responded “yes” as did 44.8% of the non-business owners. Having a female mentor entered the regression analysis first and accounted for 15.4% of the variance in the model. This variable was considered as being extremely important by both business owners (n=20; 90%), and non-business owners (n = 29; 96.7%). And although having a female mentor was deemed important to both groups, the majority of non-business owners who responded did not have a female mentor (n = 16; 55.2%), while the majority of business owners did have a female mentor (n = 12; 54.5%).

This conclusion is consistent with the findings in the literature, such as that conducted by Hackett & Betz (1981), which found that the propensity for entrepreneurship is influenced by vicarious learning models, which state that we learn by watching others and develop role models and occupational stereotypes. These observations increase our expectation about our own

chances to succeed as we view others succeed. Role models provide vicarious learning experiences that increase self-efficacy, thereby increasing interests and choice actions in various educational and career fields (Quimby & DeSantis, 2006). New venture creation has traditionally been seen as a male domain since the tasks needed for entrepreneurship are often associated with masculine behavior (Babalola, 2009), and as such, there were few women to use as role models. As a result, fewer women developed the self-confidence needed to succeed in this entrepreneurial domain. These findings are significant because they highlight the need for women to have access to other like-minded business women who can be utilized not just for their practical, applied knowledge they bring to the table, but also as women to observe and imitate in their actions and achievements. In addition, they make inference to a much larger issue – that it takes a tremendous amount of courage and belief in one's self to take that first step to business ownership. Women who take these steps with or without a female mentor all have the determination and drive to take the risks necessary to succeed. For a large number of women (and men) this is not a step that would be taken.

The researcher recommends further research to determine if a more effective process exists for developing and expanding the number and quality of female mentors in the entrepreneurship field. Unlike corporate-style organizations, where mentors are routinely assigned to encourage and develop skills in those women coming up the ranks, entrepreneurship tends to be a more solitary endeavor, one that can seem isolated and harsh. Since having a female mentor is such an important part of female entrepreneurial success it is suggested that the Director of the WIB workshops develop a mentoring segment within the topics offered, so that attendees might have the opportunity to not only find a mentor but learn how to be an effective role model once they have become successful in their business.

## **Conclusion Five**

5. WIB attendees had positive perceptions about all aspects of the program.

This conclusion is based upon the following findings of the study. When considering the perceptions of the WIB program, both business owners and non-business owners rated the programs as “very good” or “good” in the effectiveness of the presentation, the practicality of the information provided, the working knowledge on the topic that was provided, the ability to acquire practical knowledge and that the program was worth the time and investment spent (approximately 90% for both groups). This conclusion is also based on the perceptions reported in the study by both business owners and non-business owners who rated the programs as “very good” or “good” as to the capacity of the program to hold the attendees’ interest, the organization of the program, the level at which the topics were presented, and the communication skills of the speakers (approximately 90% for both groups). Overall the responses indicate that the WIB program is achieving the goals of providing entrepreneurship training and skills to women.

The researcher recommends the Director continue the general format of the WIB programs, which allow for practical business topics and networking opportunities.

## **Conclusion Six**

6. Support from family members is very important for WIB attendees.

This conclusion is based upon the following findings of the study. The qualitative portion of the study revealed that support from family members is very important and can be either positive or negative in its effect on the female entrepreneur. Family support takes many forms. Respondents reported overall good support from their families; “Oh- it’s been great – I have a very small family but they’re very supportive”; “Tremendous support. Tremendous. (The

family) feel the frustration too, and they're like...so much work for so little..."; "...they see the end results sometimes better than I do", while others found the lack of family support to be a source of resentment and feelings of sadness; "Zero support." "There are times that I feel that it's really sad – I mean I can look at what I do for other people and they'll tell me how much I've helped them, and yet I have no family members who are clients. I didn't grow up in a family where I was the trouble maker or do anything that would cause them not to trust me..." "...it does become to feel very personal and you really have to work through that so it doesn't affect you and know that 'hey, I really know what I'm talking about' – and it may not be anything personal at all – it may be more of their issues than really doing business with you." One respondent found strong parental support while growing up – this was a source of pride because even though her parents had little formal education they made a point of making sure their children had educational opportunities they'd not had. "My father never went to school a day in his life – my mother went through sixth grade. They were farmers – I'm 62 – I grew up on a farm in North Georgia, so you know, that was pretty much the people I grew up with were... here is what I'm so proud of – I have one sibling – one brother, and he has enough degrees to paper a wall, and I have four – so you can see how our parents were supportive." "My father never went to school a day in his life, and my mother went through sixth grade." Two of the mothers of other female business owners only had a sixth grade education.

Spousal support was cited by several respondents who talked about the need for-and general lack of-emotional support: "I'm not married. I mean, I'm not saying anything (laughs), but I think that's an issue you're going to find." "...I can't imagine how a young woman who has a spouse and children, - cause this start-up business takes a lot of time..." "So I think the demographics and looking at your career groups of these various people - cause yeah, getting support from a spouse is very difficult, especially if you're not bringing in an income."

“It’s hard to manage that, as you well know.” “...gosh I don’t even know how to put this into words....this is kind of like, my husband keeps looking at me like – ‘when are you gonna go back to work and get a regular paycheck?’”; “I mean they do support me, they do, they really like what I do, they think I’m really good at it and that kind of thing, but uh, I don’t have a lot of support in the hands-on part”; “I think there’s a lot of support from extended family – you know, parents, maybe siblings, others in the family. But not from the spouse – not usually. They want a paycheck, so there’s not a lot of support there. That’s what it’s all about. It’s really sad.”

This conclusion is also based upon the quantitative finding that whether or not attendees had family members who owned a business was the third variable to enter the regression model and added more than 8% (8.3%) to the model’s explained variance. These findings are significant because they highlight an often overlooked fact of life for women who want to start a business and have families; when there are financial obligations to be met there are feelings of guilt on the part of the woman about not contributing to the resources of the family. Even if the spouse voices his support, somewhere the woman is getting the unspoken message that she’s not pulling her weight. It may be coming from her traditional upbringing and ideas of family or from intangible cues from her spouse. In the case of those women coming from an entrepreneurial background, one could surmise these feelings may not be present, since the frame of reference for women operating or being part of a business would have been shaped by seeing family members in those roles. Whatever the reason for these feelings, they are real and can have negative implications for women who want to have a family and own their own business.

The researcher recommends that the Director add topics to the WIB program that specifically address the issues of family support. This could also be accomplished as part of the mentoring and networking segments; where there is lack of family support and understanding the

program could help foster a sort of “surrogate” effect in which the attendee could develop her own network of support and understanding that would help offset the negative feedback from family. The researcher would also recommend further study be done to investigate if the lack of spousal support is more generational in nature and if there is evidence of a more supportive attitude among a younger group of male subjects. In addition, it is recommended that further study be done to investigate if the lack of spousal support is cultural in nature and if so, how to address this issue to bring about more positive outcomes for women on color.

### **Conclusion Seven**

7. A WIB participant’s income level influenced the perception of the program.

This conclusion is based upon the findings of the study. Having an income level of \$60,001 or more entered the regression analysis second and accounted for over 10% (.104%) of the variance in the model explaining differences in perceptions of the program among attendees. Those women who had an income \$60,001 or greater tended to have lower perceptions regarding the WIB program’s effectiveness than those with lower incomes. This was also supported by the qualitative portion of the study: “I needed specific executive level leadership training to help me face barriers (of which she was not specific) I was dealing with at the time in my own business.” These findings are significant because they reflect the opinions of an unusual group of women ...unusual in that they earn on their own more than a typical Louisiana household’s income of just over \$43,000 per year (U. S. Census Bureau, 2010). This cohort of high earning female’s lower ranking of the perception of the WIB program could indicate they have either received basic business training as a result of current or former employment or that they had already been exposed to the topics in some other way.

The researcher recommends the Director provide an executive level leadership training component to the WIB workshop in order to engage these women in the WIB network. This could provide the women earning above \$60,000 per year the training they need. This might be accomplished through focus groups or focused interviews with women to determine the types of training and leadership programs the women would find useful and also the best method of facilitating the training. This research could also provide insights into whether these women would be willing to become mentors to those women just starting out.

### **Conclusion Eight**

8. Some aspects of business ownership were a source of frustration and resentment among certain members of the WIB attendees.

This conclusion is based upon the finding of the study. The qualitative portion of the study revealed that women who rely on their business as their sole source of financial support or who consider themselves to be in a professional field voiced feelings of resentment and umbrage towards those women who were perceived as not taking their business seriously. “There are people who are struggling – wondering when their commission check is going to come in – really struggling with those issues, versus ‘well, it really doesn’t matter my business doesn’t really matter, because I am getting a paycheck on Friday’.” “...I was really disappointed...I really felt that LSU would have something more similar to that. That group was a lot of CPAs and attorneys, you know, people who were very professional, ‘quote un quote’... “...my experience, from having lived in Baton Rouge for a number of years, is that those people also exist in Baton Rouge, but they weren’t at that symposium or any other things I attended – for whatever reason.” “...it was a lot of women who sold Tupperware or jewelry or Mary Kay, and those were the entrepreneurs and the business women that were there.” These findings are

significant because they uncovered the emotional aspect of female entrepreneurship; it's one thing to want to "start a business", quite another to actually do so and rely on the business' revenues for financial support and to maintain a standard of living. They also reveal a distinction held by some women as to the legitimacy of particular types of businesses and whether one engaging in a business not perceived to be "professional" can truly be considered a business woman or successful entrepreneur. There could be a number of different reasons for these findings; the researcher recommends the Director of the WIB program conduct further research into both of these phenomena to uncover reasons for these ways of thinking. This could be accomplished by conducting focus groups and/or focused interviews with attendees to discover the sources of these emotions and to understand how to defuse these negative feelings in a positive way. Also of interest would be a dialogue regarding the reasons why women are choosing these types of businesses; for example, it could be they are in unfortunate family situations they would like to leave but have no financial means to do so because they have not had the same educational opportunities as other women. Understanding those reasons could lessen the resentment and feelings of frustration by those in whom it was expressed. It could also indicate different training programs specifically suited to those engaged in home-based businesses as opposed to those in more structured fields. Training programs specifically geared towards increasing business profitability and also to address the emotional needs of single female entrepreneurs might be warranted.

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APPENDIX A: NATIONAL INSTITUTE OF HEALTH  
**CERTIFICATE OF COMPLETION**



## APPENDIX B: FACT SHEET

- Investigators:** The following investigators are available for questions about this study, Monday – Friday, 8:00 am – 4:30pm: Dr. Michael F. Burnett, Advisor, 578-5748; Carol A. Carter, Doctoral Student 578-6411.
- Purpose of the Study:** The primary purpose of the study is to determine the influence of selected demographic characteristics on perceptions of training effectiveness and to compare the perceptions of training effectiveness by whether or not the participants are business owners by looking at women who attended a series of training and networking programs offered by an entrepreneurship institute located in a College of Business at a large research institution located in the southeastern portion of the United States.
- Subject Inclusion:** Women who attended the Women in Business day long events and/or the monthly Brown Bag Lunch Networking events from 2006 until 2010.
- Study Procedures:** The subjects will spend approximately 15 minutes completing the questionnaires at the conclusion of each Women in Business event. In addition, women who have attended the Women in Business events from 2008 – 2010 will be interviewed after some time has passed from the training as to their perceptions of the training's effectiveness.
- Benefits:** The study may yield valuable information about training needs of women who are thinking of starting a business as well as those women who already own a business.
- Risks:** The only study risk is the inadvertent release of participation status. Every effort will be made to maintain anonymity regarding individual responses. Confidentiality of the study records will be maintained with files being kept in secure cabinets to which only the investigators have access. In addition, all files that are electronically recorded in statistical software will be password protected and kept in a locked environment.
- Right to Refuse:** Subjects may choose not to participate as this is a voluntary involvement.
- Privacy:** Results of the study may be published, but no names or identifying information will be included in the publication. Subject identity will remain confidential unless disclosure is required by law. Subject responses on the questionnaires/instruments will be anonymous.
- Consent:** I have read and understand the above description of this study and all questions have been answered. I may direct additional questions regarding study specifics to the investigators. If I have questions about subjects' rights or other concerns, I can contact Robert C. Mathews, Institutional Review Board, (225)-578-8692. I agree to participate in the study described above and my participation serves as giving consent.
- INSTRUCTIONS:** Read and complete the questionnaire as indicated. Specific instructions are provided for each question. For telephone interview, questions will be asked by researcher.

**APPENDIX C: QUANTITATIVE QUESTIONNAIRE**

**The Stephenson Entrepreneurship Institute Women in Business:  
Program Evaluation for:**

Your response to this evaluation is extremely important to us. The information you provide is confidential and your anonymity is guaranteed. It will be used in a study to evaluate women’s business training programs for their effectiveness and to provide you the programs you want.

**Program Evaluation**

Please rate the **overall** Women in Business program using the following scale by circling the answer:

**SA**-strongly agree; **A**-agree; **N**-neither agree/disagree; **D**-disagree; **SD**- strongly disagree

- |    |  |    |   |   |   |    |
|----|--|----|---|---|---|----|
| 1. | The information was presented effectively                              | SA | A | N | D | SD |
| 2. | The information was practical  | SA | A | N | D | SD |
| 3. | The speaker(s) provided a good working knowledge of the subject matter | SA | A | N | D | SD |
| 4. | The program allowed me to acquire practical skills                     | SA | A | N | D | SD |
| 5. | The program was worth my time and investment                           | SA | A | N | D | SD |

**Topic Evaluation**

For each topic presented, please use the following scale to indicate your response by circling the answer:

**VG** – very good; **G** – good; **U** – undecided; **P** – Poor; **VP** – very poor

- |    |   |    |   |   |   |    |
|----|---|----|---|---|---|----|
| 1. | Capacity to hold your interest was:                     | VG | G | U | P | VP |
| 2. | Organization of the program was:                        | VG | G | U | P | VP |
| 3. | Level at which the topic was presented was appropriate: | VG | G | U | P | VP |
| 4. | Communication skills were:                              | VG | G | U | P | VP |
| 5. | Other comment _____                                     | VG | G | U | P | VP |

**Please select the best response to the questions:**

1. What was your primary reason for attending this training program?  
\_\_\_\_\_
  
2. Do you currently own a business?  
 Yes if yes, please answer question 3.  
 No if no, please answer question 4.
  
3. What type of business do you currently own?(after answering, go to question 5)  
 Retail sales                       Financial, Insurance Services                       E-Commerce  
 Construction                       Business to Business (please explain) \_\_\_\_\_  
 Manufacturing                       Non-traditional (please explain) \_\_\_\_\_  
 Other (please specify) \_\_\_\_\_

4. What type of business do you plan to open?

- Retail sales                       Financial, Insurance Services                       E-Commerce  
 Construction                       Business to Business (please explain) \_\_\_\_\_  
 Manufacturing                       Non-traditional (please explain) \_\_\_\_\_  
 Other (please specify) \_\_\_\_\_

5. How long have you been in business?

- Not yet opened  
 Number of years \_\_\_\_\_

6. Please list the types of topics you would find helpful in future programs (select all that apply)

- Advertising/Promotions                       Bidding and Estimating                       Business Plan Writing  
 E-Commerce                       Employee/HR Issues                       Reading Financial Statements  
 International Suppliers                       International Buyers                       Inventory Ordering and Control  
 Government Contracts                       Female Owned Business Certification  
 Diversity Contracts                       General Business Planning                       Tax Planning  
 Sources of Financing                       Other (please specify) \_\_\_\_\_

7. Please tell us why you want to start or own a business \_\_\_\_\_

8. Do you have children?

- Yes                       No (go to question 10)

9. Please indicate the number of children in each of the age groups listed:

\_\_\_\_\_ infant                      \_\_\_\_\_ preschool                      \_\_\_\_\_ elementary school  
\_\_\_\_\_ middle school                      \_\_\_\_\_ high school                      \_\_\_\_\_ adult children

10. Have any of your immediate family members ever owned a business?

\_\_\_\_\_ yes  
\_\_\_\_\_ no

11. If you had a female family member that owned a business, how did she influence your decision to start your own firm?  
\_\_\_\_\_

12. Do you have a female mentor that you can talk with about business ideas and personal issues?

- Yes                       No

13. Is having a female mentor important to you? Can you tell us why or why not?

- Yes                       No \_\_\_\_\_

14. Other than a female mentor, who do you currently talk with about your business ideas?

---

15. Education Level: Please indicate highest grade completed

- currently enrolled in High School   High School Graduate   GED  
currently enrolled in Comm. Coll.   Community College Graduate  
Technical College Certificate or Graduate   Specialized Program (ie – nursing, med tech)  
Some College   College Graduate   Masters Degree   PhD  
Professional Degree or Certification

16. Please check the salary range that most correctly reflects your personal current salary

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$10,000-\$20,000 | <input type="checkbox"/> \$20,001-\$30,000 | <input type="checkbox"/> \$30,001-\$40,000 |
| <input type="checkbox"/> \$40,001-\$50,000 | <input type="checkbox"/> \$50,001-\$60,000 | <input type="checkbox"/> \$60,001-\$70,000 |
| <input type="checkbox"/> \$70,001-\$80,000 | <input type="checkbox"/> \$80,001 +        |  |

17. Year of birth: \_\_\_\_\_

18. Gender:   Female   Male

19. Race:   African American   Asian   Caucasian   Hispanic   Other \_\_\_\_\_

## APPENDIX D: PARTICIPANT INVITATION EMAIL

January 10, 2011

Dear

Some time ago you attended a Woman in Business (WIB) event and we would like to thank you for supporting this program. One of our goals for the WIB program is to constantly improve the services we provide to our participants. To do this we need your help. We need to identify a small group of participants who would be willing to respond to some questions about the program. The questions will focus on areas such as: have you used the things you learned; what you found helpful; what we could do better; and what needed topics were not covered.

If you would agree to either a telephone or face to face interview, please reply to this email and we will set up a time and place that is convenient for you. Your responses are going to be used to improve the program and all responses are confidential.

Thank you so much for your time!

Carol Carter

Director  
The Women in Business Program  
The Stephenson Entrepreneurship Institute  
E. J. Ourso College of Business  
Louisiana State University  
Baton Rouge, LA 70803  
[cacarte@lsu.edu](mailto:cacarte@lsu.edu)

## APPENDIX E: QUALITATIVE QUESTIONS

Researcher: “Thank you for agreeing to answer these questions related to your experiences with the Women in Business program. All your answers will be kept confidential and will be used to help us improve the workshop series.”

- a. How many Women in Business (WIB) events have you attended over the past two years?
  - a-1. Why do you keep attending? (If relevant)
- b. How did you use the information that was presented?
- c. At the time you attended the WIB program were you a business owner?
- d. Do you currently own a business?
- e. Were there particular topics you felt helped you more than others?
  - e-1. If yes, which ones, why
- f. If you could name the most positive impact the WIB program had on you personally or on your business what would that be?
- g. In your opinion, what are we missing from this program? Did you leave wishing another topic had been discussed?
- h. Would you have gotten this far with your business without the WIB training?
- i. Please feel free to add any comments that you feel would help us improve the WIB program’s ability to help you start or grow a business.
- j. How would you characterize the support you have received from your family for starting your own business?
- k. Number of children under 18 living at home
- l. What was the highest level of education of each parent
- m. Age
- n. Ethnicity (researcher will complete)

**APPENDIX F: WOMEN IN BUSINESS SEMINAR AGENDA**



**Presents our 8<sup>th</sup> Annual Workshop Event  
Saturday, August 22, 2009**

Time: Registration: 8:00 – 8:30am, Workshops 8:30am – 2:30 pm  
Location: The Ione Burden Conference Center, 4650 Essen Lane  
Produced by: The Stephenson Entrepreneurship Institute, E. J. Ourso College of Business  
Cost: \$65.00 (cash, check, credit card)

Workshops

<u>Time</u>	<u>Topic</u>	<u>Speaker</u>
8:30 – 8:45am	<i>Welcome, Overview of Agenda</i>	Carol Carter, Associate Director, Stephenson Entrepreneurship Institute
8:45 – 9:15am	<i>Using What You Know to Start A Business You'll Love</i>	Carol Carter
9:20 – 10:00am	<i>Choosing a Business Entity:</i>	Linda Perez Clark, Partner <i>Kean, Miller, Hawthorne, D'Armond, McCowan &amp; Jarman</i>
10:00 – 10:15am	<b>Break/Networking</b>	
10:20 – 11:00am	<i>Marketing Your Business on a Shoestring</i>	Shelly Dupre, Director of Public Relations Object9
11:05 – 12:15pm	<i>Building a Business Plan</i>	Carol Carter
12:20 – 12:45pm	<b>Lunch/Networking</b>	
12:50 – 1:30pm	<i>From a Banker's Perspective</i>	Ina Navarre, Vice President, Commercial Banking Division, Whitney Bank
1:35 – 2:15pm	<i>The Balancing Act: How to Keep your Sanity</i>	Patt Aptaker, Ph.D; Clinical Psychologist Counseling and Coaching

*When you leave this workshop, you'll have the necessary tools to begin your dream!*



**Women in Business**  
**Stephenson Entrepreneurship Institute**  
 3307 Patrick F. Taylor Hall · Baton Rouge, LA 70803  
 Phone: 225-578-0313  
 Fax: 225-578-6606  
 E-mail: sei@lsu.edu  
 Web: [www.bus.lsu.edu/sei](http://www.bus.lsu.edu/sei)

APPENDIX G: BROWN BAG LUNCH AGENDA

*Women in Business*  
*February Networking Event*

*“Mommy-preneurs”*

*Join us for a brown bag lunch  
as we hear from a panel of  
entrepreneurial moms*

When: February 24, 2006  
11:00 – 11:30am – registration/networking  
11:30am – 1:00pm – panel discussion

Where: Louisiana Housing Finance Agency, 2415 Quail Drive  
(off Perkins Rd., next to Pennington Biomedical Center)

Cost: Advance registration: \$10; \$15 at the door

*Please bring a brown bag lunch – soft drinks will be provided*

to pre-register, email: [cacarte@xxx.edu](mailto:cacarte@xxx.edu). For more information: 225-

## VITA

Carol Anne Carter was born in Abilene, Texas, to Florence and Leroy Carter. Her father, a building contractor and owner of the first coin-operated laundry in Abilene, was self-employed and would take her to the jobsites with him when she was a child. Her mother and father would discuss business ideas at the dinner table, and at an early age she learned to think like an entrepreneur. At age five, she drew dolls on construction paper, which she then cut out and dressed in outfits of her own design and sold to the neighborhood girls for a nickel a doll. Later in her entrepreneurial career, at age 10, she had the great fortune to live in a house with a large non-bearing Mulberry tree in which she would climb to the top branches and read. She established the “Cheaper Rent Apartments,” renting out various tree limbs to neighborhood children so everyone could sway above the yard in the dry, West Texas breeze and read. Carol charged twenty-five cents per limb for this business venture and made enough money that summer to buy a faux fur “Sonny and Cher” vest which she enjoyed for several seasons. It was in this environment of entrepreneurship and imagination that Carol’s desire to own her own business and help other women become business owners was shaped.

Carol attended public schools in Abilene, graduating from Cooper High School. She wanted to go away to the University of Texas, but her father had other ideas. He wanted her to go to a local business college and become a secretary; she did not agree so she left home, was admitted to a small junior college in Snyder, Texas, and supported herself while she attended school. After two years she moved to Louisiana to work while she replenished her savings; Carol found herself in Baton Rouge, Louisiana, and decided to enroll at Louisiana State University. Ever the entrepreneur, she met someone who had just purchased a franchised health insurance physical business in New Orleans who wanted a representative in Baton Rouge. With \$5,000 in savings, she purchased the World Wide Health Services franchise in 1978 and began

making sales calls on local insurance agencies in order to get their business. She would contact the client after a life insurance policy was sold by an agent, setting up an appointment for a basic physical consisting of a blood pressure check, heart and pulse rates, and at times an EKG. Carol hired several nurses on a contractual basis to administer these physicals and complete the required paperwork. She used this business to pay her way through LSU, where she graduated with a Bachelor of Science degree in marketing in 1981. Upon graduation, she sold the business and took a full-time job with a television station in Baton Rouge, where she was the Creative Services Director, Production Assistant, and finally, an Account Executive selling television advertising. She went back to school while she was working full time and received her Master of Science degree in marketing in 1989. She was accepted into the doctoral program in marketing, but due to time constraints and the fact that she could not work full time and also pursue her graduate degree, she resigned from the program. Carol was honored during her time as a graduate student with membership in Beta Gamma Sigma, the honor society for collegiate schools of business, and was also a member of Mu Kappa Tau honorary Marketing fraternity. She was honored in her profession with several Addy Awards from the Baton Rouge Advertising Club for television commercials she had produced, and also for a series of vignettes she researched, wrote, and produced called "Two and You", which highlighted areas of interest around the state. Through this production she was able to meet such Louisiana folk as artist Clementine Hunter, Alligator Annie with her swamp tours, native Indians from Houma, Elis Stansel at his farm where he grew pecan rice, along with Perique tobacco farmers and the last of the commercial moss gatherers in South Louisiana. Although she was successful in her position at the television station, the entrepreneurial spirit was once again rising to the surface, and in 1994, after 14 years, she left her place of employment to open her own business. She had a one-year-old daughter and her father the entrepreneur told her she was out of her mind.

Carol started Dressing for Two, a maternity, infant, and children's consignment boutique in Baton Rouge and was on her way. She sold maternity clothing specifically targeted to professional women along with high-end children's clothing and accessories such as cribs, high chairs, strollers, and car seats. Although she loved her business, her dream had always been to be a teacher at the university level and in 1999 she was contacted by her former professor and mentor, Dr. Joe Hair at Louisiana State to come and teach part-time in the newly formed Entrepreneurship Institute. Carol was hired as an adjunct faculty member and in 2000 became part of the Management faculty in the E. J. Ourso College of Business. In 2004, after 10 years in business, she closed her store and began to work at Louisiana State University full time. She was named Assistant Director of the Institute in 2000 and promoted to Associate Director in 2008. Carol was named a Fellow of the University of Texas at Austin's Moot Corp, recognized as the premier international business plan competition, received the Tiger Athletic Foundation undergraduate teaching award in 2007, and was awarded the Entrepreneurship 101 Award in 2007 for her outstanding leadership in the field of business creativity and entrepreneurship. She has been teaching Small Business Management, Entrepreneurship, and Principles of Management since 1999. In 2008 she was able to pursue her life-long dream of getting a doctorate when she was accepted into the program of doctoral studies in the Department of Human Resource Education. She was inducted into Gamma Sigma Delta Honor Society at LSU in 2009, has been recognized for her work on female entrepreneurship at conferences in Europe and Brazil, and was fortunate to be asked to lecture at the Central University of Finance and Economics in Beijing, China. She successfully defended her dissertation on April 15, 2011. The degree of Doctor of Philosophy will be conferred by Louisiana State University at the May 2011 commencement ceremony. She plans to continue in her quest to help women become self sufficient through business ownership and entrepreneurship.