

SMALL ENTREPRENEURIAL BUSINESS: A POTENTIAL SOLUTION TO FEMALE POVERTY IN RURAL AMERICA

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ABSTRACT

The increasing number of females in poverty is one of numerous socio-economic problems in rural areas and the need is great for information on strategies to reduce such problems. This study examines why rural females started businesses, how they define business success, and what from their family background and what resources helped them start and continue in business. Results from focus groups suggest that major factors contributing to successful female entrepreneurs included support and encouragement from family members, the ability to enjoy one's job, and strong local community support.

The authors express appreciation to André McCloskey for work on this paper. This research was funded through a grant from the McConnell Foundation.

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INTRODUCTION

The growing number of females in poverty in the United States over the past decade is a major socio-economic problem, especially in many rural areas. In 1993, 25.7% of the U.S. female population lived below the poverty line as compared to 18.1% of the male population. Between 1981 and 1993, the number of female-headed households living in poverty rose from 2.4 million to 3.4 million (Bureau of Census, 1995).

While there is a paucity of research on rural female poverty in the U.S., studies abound on the problem in many developing countries (Bhatt, 1995; Awori, 1995; Wickrama & Keith, 1994; Holt & Ribe, 1991; Pitt, 1989; Jiggins, 1989; McKee, 1989). Many of these studies reveal that, in many areas, there is a direct connection between poverty and market factors, specifically between female poverty and their lack of access to markets and employment opportunities. However, the impact of small entrepreneurial businesses on rural female has yet to be documented.

Motivated by the immense need for information on feasible options to increase the earning potential of females in rural America and the lack of studies in the existing literature specifically addressing this issue, this study examines the characteristics of female owned small entrepreneurial businesses in an economically depressed rural area in the U.S., the Northeast Kingdom in the state of Vermont. This study has three specific objectives: (1) To examine why females started their own businesses, (2) to understand how they define business success, and (3) to identify information on programs and institutions that help female business owners start their businesses. The results will be used to assist other interested females in rural areas to start their own small businesses.

The following section presents a conceptual framework of the potential role small entrepreneurial businesses play in raising women's income and independence. Additional sections report empirical findings from focus groups, regarding the characteristics of female entrepreneurs and their need for information and services, and summarize major conclusions and implications.

CONCEPTUAL FRAMEWORK

One way low income rural females possibly could augment their income is through engaging in entrepreneurial activities. Wartman (1990) suggested that entrepreneurship is "one of the foundations of rural economic development." Some research has indicated that entrepreneurship can provide socio-economic liberation for resource-poor individuals through owning a business (Rosa & Hamilton, 1994; Goffee & Scase, 1983). Business ownership in turn can facilitate greater self-determination and empowerment, particularly for females, through the

owning and controlling of resources and the increased ability to mix work and domestic life (Goffee & Scase, 1983). Only a few studies in the U.S., however, have examined the relationship between entrepreneurship and resource-poor females' successful entrance to market economies, (Spalter-Roth, Soto & Zandniapour, 1994; Rosa & Hamilton, 1994; Spalter-Roth, Hartman, & Andrews, 1992).

Several recent studies (Gnyawali & Fogel, 1994; Boyd & Vozikis, 1994; Dolinsky, Caputo, & Pasumarty, 1994) note that the literature on entrepreneurship in general is quite fragmented, and that greater attention must be paid to both the environmental and personal factors that influence individual females' decisions to engage in entrepreneurial activities. Such factors include family situation, income levels, previous managerial and professional experience, education levels, business skills, and personal "efficacy."

Only a select number of studies have assessed the environmental and personal factors that influence U.S. females' decisions to engage in entrepreneurial activities, and none, that we know of, have done so for females with socio-economically-depressed backgrounds. Taylor (1988) determined various reasons why females engage in entrepreneurial activities: traumatic events such as being fired from or losing a job; boredom with a current job; change in personal circumstances such as divorce or pregnancy; a growing need for financial independence; and desire for new professional challenges. Yet their work primarily examined females from fairly financially secure and educated backgrounds. In a review of previous studies that had examined the personal traits that impel females to start up their own businesses, Lavoie (1984, 1985) defined the female entrepreneur as one who takes the initiative to launch a new venture and is involved in its daily management. The majority of females from economically depressed backgrounds who were included in the studies she reviewed were primarily in developing countries. Buttner (1993) profiled a female entrepreneur as "middle-upper class, married with children, and 30-45 years of age at start-up." Boyd and Vozikis (1994) studied the influence of self-efficacy on entrepreneurial intentions and actions, yet they did not distinguish between males and females or, more importantly, between females from different socio-economic backgrounds. These descriptions suggest that little is known about other groups of female entrepreneurs in the U.S., or the reasons why they go into business. Such a gap can only be addressed by further evaluating female entrepreneurial activities across a broader segment of American society, and in a variety of urban and rural settings. Researchers then would be able to determine whether the reasons why females engage in self-employment or entrepreneurial activities are more environmental than personal; are the same or different in rural and in urban areas; and are the same or different from the reasons for which males go into business.

As criteria for business success, only a handful of studies have addressed this issue, and usually only peripherally. Loscocco, Robinson, Hall, and Allen (1991) compared the factors affecting female and male success in business. In a survey mailed to 1742 members of the Small Business Association of New England (a somewhat elite sample group, as 31% had college degrees and another 53% had post-graduate degrees), the researchers attempted to assess both the structural and personal factors that contributed to business success. The authors themselves selected two variables by which to measure business success: profitability as indexed by sales volume and personal income as a result of business revenues. Their chief findings suggested that,

given equal business sizes, male-owned businesses tend to generate two and one half times the sales volume as do female-owned businesses. While Loscocco et al.'s model includes personal orientation variables, the authors concluded that such variables are not useful in understanding gender differences in business success since the males and females in their sample did not exhibit significantly different attitudes towards business ownership. However, given the low response rate (31%) for this study as well as the fairly select sample population, it is difficult to make such generalizations about female and male personal orientations.

Buttner and Rosen (1988) investigated characteristics of "successful" entrepreneurs to determine if female business owners were viewed in terms similar to those ascribed to male business owners and entrepreneurs. Bank loan officers were asked to evaluate "men", "women" and "successful" entrepreneurs (n=106) using the Schein Descriptive Index on dimensions of leadership, autonomy, risk taking, readiness for change, endurance, and levels of emotionalism. The authors found that characteristics attributed to successful entrepreneurs were more often ascribed to men than to women. While somewhat useful, their findings are based on external perceptions of success, and do not include the business owners' own views of success.

Some studies have examined factors that either contribute to or detract from business success. In a 1993 study, Loscocco and Leicht employed gender similarity and difference models to assess both business and individual characteristics as they affect male and female earnings. The authors stratified their sample according to three industry sectors: computers, health, and food/beverage. They discovered that while females were more likely than males to be single and to devote more time to domestic duties, they had equal levels of personal commitment to developing successful businesses. However, male-owned businesses tended to be larger and older than female-owned businesses, suggesting that females typically had less human capital and relevant work experience than did males. Results also revealed that respective family responsibilities played the strongest role in determining business revenues and thus business success. That is, both single female heads of households and married male heads of households, in their roles as primary providers, typically faced greater pressure to generate high revenues in their businesses than other family structures. Other factors that have been examined as determinants of success for female business owners include adequate initial capital, usually from family, friends or personal savings (Pellegrino & Reece, 1982; Schwartz, 1979); supportive government policies and favorable socio-economic conditions (Gnyawali & Fogel, 1994); support from family and local communities (Kao, 1993; Mokry, 1988; Vesper, 1990); and training in basic business skills.

Family background and upbringing can influence an individual's decision to start up a business. The research on this aspect, however, is mixed. Bush (1992) determined that females are more apt to have liberal arts or teaching backgrounds and fewer managerial and technical skills necessary for small-business management, while Loscocco et al. (1991) found that males typically have training in more technical and financial fields. Chaganti (1986) and Birley (1989), on the other hand, concluded that gender relative to traits was not sufficient to describe career decisions made by males and females. Scherer, Brodzinski, and Weibe (1990) found few significant differences between male and female entrepreneurs regarding education and training aspirations (though they noted that males had a higher preference for entrepreneurship than did

females). A glaring limitation in these studies was their focus on certain segments of the male and female population: i.e. upper-middle class, white, and generally well-educated.

Some research has examined the role of local communities vis-a-vis entrepreneurial activities. In a nine-state study of home-based workers and local communities, Loker, Owen, Heck, Rowe, and Scannell (1995) determined that home-based businesses often are operated by individuals who have lived and/or worked in a particular community for a long time. While their study focuses on how home-based businesses can contribute to local communities' economic development, the authors' examination of zoning, residential restrictions, and traffic variables implies that when communities have adequate services and fairly stable economies, individuals may be more inclined to start their own businesses. Some earlier research indicates that there remain barriers to self-employment and entrepreneurial activities in rural communities (Mokry, 1988), although more recent studies have found that self-employment and entrepreneurial ventures have played an increasingly significant role in rural economic development (O'Malley, 1994; Miller, 1991; Lin, Buss, & Popovich, 1990). Yet as Loker et al. (1995) noted little attention has been paid to self-employment activities in rural areas by minorities, females, and the disadvantaged, or to the support that such groups receive from their communities.

While some studies have examined business training and female entrepreneurship, few have examined the connection in terms of rural female business. In a study of credit terms and gender in Canadian small businesses, Fabowale, Orser, and Riding (1995) included financial and managerial training as one of numerous potential explanatory variables for determining if males and females receive different credit terms from banks. Loscocco et al. (1991) found that females' relative lack of business experience and/or training plays a key role in gender discrepancies in financial success of male and female-owned businesses. Given that their study examined an urbanized, well-educated population, in which females are more likely to have access to business training than those in rural areas, the same variable may be equally if not more significant in determining the success of rural female business owners.

Entrepreneurs and small businesses are more likely to succeed when they operate in supportive environments. In their study of environments most conducive to entrepreneurial development, Gnyawali and Fogel (1994) identified several key dimensions to entrepreneurial development: minimal government regulations and taxes; institutions that provide loans, technical assistance, and information to new businesses; support from local community and business agencies; business skill training programs; and service organizations such as business incubators. Their study did not, however, examine variables by gender nor distinguish between urban and rural areas.

A number of studies have investigated gender differences in obtaining loans or credit to start new businesses. Riding and Swift (1990) determined that gender-related differences in rates of loan approval, co-signature requirements, collateral on loan interest rates, and lines of credit could be accounted for by differences in business characteristics. They also note, however, that adverse collateral requirements for a line of credit were statistically significant for female versus male business owners. Other studies indicate that female business owners do not necessarily have different experiences than do males in obtaining initial bank loans (Buttner & Rosen, 1992). Yet a

more recent study of entrepreneurial activities and low-income females found that a key factor enabling new business owners to succeed was the amount of income received from other family members, principally the spouse, for initial capital and/or supplementary income during early periods of low earnings (Institute for Women's Policy Research, 1995). These mixed findings suggest that more research is needed on financial resources with which females start their businesses.

In summary, the eight essential components for successful entrepreneurship included in this study have been examined in previous studies of entrepreneurship, albeit in different populations, but none in rural U.S. setting with a focus on women. By examining these components related to entrepreneurial activities and success, this study provides useful information for assisting low income rural females to engage in entrepreneurial ventures.

The purpose of this study was to explore the potential for entrepreneurial activities to increase income levels of low income rural females and to reduce the numbers of rural females living in poverty. The study consisted of collecting data from a series of focus groups in the northeastern part of Vermont. Identified as the most rural state in the U.S., Vermont has a high incidence of poverty of 12.6% in 1995 (Center on Hunger, Poverty and Nutrition Policies, 1996), one that is especially prevalent among females and in more rural areas. Information obtained from this study could be highly useful to current welfare reform measures, particularly in developing policies that contribute to female earning equality.

METHODS AND PROCEDURES

This was an exploratory study to examine how entrepreneurial activities help raise the income of rural females. Focus group interviews were used to assess respondents' motivation to start their businesses and their beliefs about how they perceived success, as well as what programs and institutions contributed to their success. This format allowed the participants to interact and discuss the concepts and issues in greater depth. A detailed discussion about the use of focus group can be found in the book of Belcourt, Burke, and Lee-Gosselin (1991).

Each participant filled out a one page self-administered questionnaire with socio-demographic information to provide the study with profile of female business owners. The focus groups were randomly selected from a purchased data set from Dun and Bradstreet.

The population of the focus group study consisted of the registered female businesses in northeastern Vermont. The region, called the Northeast Kingdom, consists of three counties: Caledonia, Essex and Orleans. The sample was drawn from the list of females who own their own business in the region. The list was sorted by towns geographically surrounding the four focus group locations. From the list, each third name was called and asked if she started her business. Those who started their business and accepted our request participated in the focus group located nearest to their business.

Focus Group Questions and Data Collection

Based on the review of the literature, the following questions were included in our focus group study: (1) What was the major reason that you started a business? (2) How would you define business success? (3) What are the three key factors that have helped you to succeed in your business? (4) How did your family background influence your decision to start a business? (5) How has your local community helped your business? (6) Did you have any business training that helped you establish your business? If so, where did you get the training? (7) Which agencies and/or institutions have helped your business? (8) Where did you obtain financial resources to start the business?

In each focus group, a moderator asked the questions and recorded brief responses on flip chart pages. In addition, another researcher recorded as accurately as possible the response to each question by each individual. Participants also gave written permission for audio- and video-taping the interview. After each group, tapes were transcribed to complete previously recorded summary information.

Characteristics of Sample

Twenty-five women attended the focus groups in November 1996. The participants profile was as follows: (1) long time residents of Vermont--on an average living in Vermont for 28 years, with a range from 3 to 62 years, (2) the educational average, completing some college and, (3) a mean age of 47 years, with a range from 75 to 30 years. Only 68% of the sample were married and the rest were never married or widowed. They reported a mean of one dependent.

Fifty-six percent listed they had received either a bank or personal/family loan to start their business and on average borrowed \$9,859. Forty percent of the women reported not borrowing money.

When asked if they ever received public assistance approximately one quarter reported they had. This included receiving food stamps.

Findings and Discussion

Major reasons for female entrepreneurs to start their business included: (1) flexible work hours and location, (2) economic necessity, (3) create business ventures from hobby, (4) like being own boss, (5) meet the local community's need, (6) need for more social interaction, (7) lack of security or future in previous job, and (8) family suggestions.

The most frequent response to starting was the flexibility in when and where one could work, particularly for mothers with children. The next most frequent response as the reason one started a business was the need for work or due to economic necessity. Other reasons included turning an interest or hobby into a business venture; enjoying the job better when one is a boss rather than an employee; filling a community product or service niche; and responding to a dim outlook of current job's future or security.

Major definitions for business “success” included: (1) increasing personal satisfaction and rewards, (2) achieving economic self-sufficiency or independence, (3) satisfying customer needs and making them happy, (4) having a growing business, and (5) developing and producing a quality product or service. The most frequent response to this question was when personal satisfaction increases. Economic or financial independence was also a popular response to what constitutes business success. The ability to satisfy customer needs was viewed as achieving success in their business.

Key factors that have helped rural female entrepreneurs to succeed in business included: (1) support from family members, (2) need to enjoy their business, (3) strong community mutual support and understand community needs, (4) need to work hard and be compassionate about the work, (5) ability to identify the markets and have effective marketing initiatives, (6) possess the essential business management skills, and (7) personal experience. Other factor identified were having realistic expectations, networking ability, help from trade organizations, and friendly competition.

Support and encouragement from family members were among the most important factors that helped in the success of their businesses. In addition, enjoying one's job and local community support were also important. As in most successful entrepreneurial activities, hard work and being compassionate about the business were essential to success. Equally as important was the ability to identify crucial market forces and creative pricing strategies.

Family background influences that contributed to the decision to start a business included: (1) family experience in business, (2) family support and encouragement, (3) family having similar business, and (4) personal experience. Immediate family members having experience in the type of business or in general having experience in business were cited as among the most important factors influencing decision to start a business. Strong family support and encouragement were important, as well as family owning similar businesses and personal experiences from past employment. However, a large proportion of our participants indicated that their family background did not have any impact on their decision to start their business.

Help from local community included: (1) strong local support (i.e. community people would buy locally before going out of town), (2) word of mouth, (3) mutual support from similar businesses, and (4) assistance from Chamber of Commerce. Local community played an important role in assisting business start-ups and viability. Word of mouth among citizens was very important to these business women. They clearly articulated that in a small rural community there was a synergistic effect attributed to mutual support from similar businesses. Finally, respondents identified assistance from local chamber of commerce as helpful.

Business training that helped female entrepreneurs to establish their businesses included: (1) college courses, (2) job training, (3) short courses offered by trade school or conferences, and (4) training offered by manufacturers. A number of the participants took business related college courses. On the job training or learn as you go seemed to be expected by respondents. Finally, past job training seemed to be a great help in establishing the new business.

Agencies and institutions that have helped female entrepreneurial business included: (1) local banks, (2) Vermont Chamber of Commerce, (3) Trade Councils or Associations, (4) Department of Health, (5) An Environmental Programs in Community -- a project funded by the Kellogg Foundation -- provided seed money and faculty support in marketing, (6) The University of Vermont's Extension System, and (7) the Senior Corps of Retired Executives (SCORE). The most frequently quoted agencies were local banks following by Chamber of Commerce and Vermont trade councils (specific to the business such as golf, realtors, etc.) and associations are great source of assistance. Department of Health was helpful for businesses related to Bed and Breakfast, restaurants and other food service businesses.

Financial resources to start the business included: (1) own funds, (2) local bank, and (3) family and friends. Many of the participants funded their start-ups with their own funding. The second most important source of financial assistance was from local banks. In some cases, family and friends also helped.

CONCLUSIONS AND IMPLICATIONS

Major reasons for females starting their own businesses varied from flexibility in work hours and location, economic necessity, and lack of job security. Result support the findings of Rosa and Hamilton (1994), Gnyawali and Fogel (1994), Boyd and Vozikis (1994), Dolinsky et al., (1994). Most specifically, business women with children mentioned flexibility in when and where they could work. Findings suggest that rural females are similar to urban and suburban females in reasons for starting a business.

Our female focus group participants reported the first two definitions of business success as "personal rewards and satisfaction" and "economic success." However, other definitions included "satisfying customer needs," "having a growing business," and "developing and producing a quality product or service." These other definitions were interesting because they parallel the traditional role descriptions of females as nurturers.

Results from this study on the influences of family background and local community agreed with previous literature. That is, family background was important for some entrepreneurs but not for others. However, the focus group participants clearly stated that local community support was crucial to their business as recent studies have indicated (Loker et al., 1995; O'Malley, 1994; Miller, 1991; Lin et al., 1990).

Few participants had much business training prior to starting their business. One implication would be that the lack of business skills may keep them from financial success as reported by Loscocco et al. (1991). However, most participants were learning the needed skills while operating their business. Practitioners may want to offer short courses in business management to community people marketing the potential for improved earnings from business skills. Additionally, practitioners may want to enlist the help of local chambers of commerce, trade associations, and local banks to promote these courses. Some female business owners may not view the financial bottom line as the most important factor for business success but they are choosing entrepreneurship to provide the autonomy they seek.

Lastly, approximately one quarter of our respondents reported that they had received some type of public assistance at some time in their life. Results of this study indicate that entrepreneurship can help poor rural women increase their earnings and achieve economic self-sufficiency. This finding should be of interest to public policy makers involved with welfare reform. However, this result should be viewed with caution because of the limited sample size.

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