View metadata, citation and similar papers at core.ac.uk

brought to you by CORE

provided by Walden University

Walden University ScholarWorks

Walden Dissertations and Doctoral Studies

Walden Dissertations and Doctoral Studies Collection

2017

Strategies Used by Military Spouse Small Businesses During a Military Relocation

Sandra Dee Heredia
Walden University

Follow this and additional works at: https://scholarworks.waldenu.edu/dissertations

Part of the Entrepreneurial and Small Business Operations Commons

This Dissertation is brought to you for free and open access by the Walden Dissertations and Doctoral Studies Collection at ScholarWorks. It has been accepted for inclusion in Walden Dissertations and Doctoral Studies by an authorized administrator of ScholarWorks. For more information, please contact ScholarWorks@waldenu.edu.

Walden University

College of Management and Technology

This is to certify that the doctoral study by

Sandra D. Heredia

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

Review Committee
Dr. Patricia Fusch, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Romuel Nafarrete, Committee Member, Doctor of Business Administration Faculty

Dr. Neil Mathur, University Reviewer, Doctor of Business Administration Faculty

Chief Academic Officer
Eric Riedel, Ph.D.

Walden University
2017

Abstract

Strategies Used by Military Spouse Small Businesses During a Military Relocation

by

Sandra D. Heredia

MS, Troy State University, 1999

BS, Wayland Baptist University, 1996

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2017

Abstract

There are over 615,000 women military spouses and 1,786 known military spouse business owners who relocate every 2 to 3 years to follow their active duty spouse. The research problem addressed was the lack of strategies military spouse small business owners used to sustain their business during a mandatory military relocation. The purpose of this multiple case study was to explore the strategies that 5 women military spouse small business owners, located near Shaw Air Force Base or Fort Jackson, South Carolina, used to sustain their businesses during a relocation. The sampling method used was census sampling. The systems theory was the conceptual framework of this research supported by sustainability theory, strategic management theory, and event system theory. In-depth semistructured interviews and archival documentations (e.g., pamphlets, flyers, websites) were the chosen methods of data collection. A CADQAS software program was used to organize the data and content analysis method was to analyze the data gathered from the interviews and documents. The emergent themes were small businesses, work-life balance, business finance, barrier to business ownership, initiatives to support military spouses, and personal finances quality of life. For the military spouse small business owners or other potential business owners, a simple and accessible method to obtain information and access to government grants could assist the implication for positive social change to create new employment opportunities, growth, and innovation in communities and the economy. Additionally, the results from the study may provide insight and strategies to assist other military spouse business owners or other business owners in sustaining their business when relocating.

Strategies Used by Military Spouse Small Businesses During a Military Relocation

by

Sandra D. Heredia

MS, Troy State University, 1999

BS, Wayland Baptist University, 1996

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2017

Dedication

I dedicate my doctoral study to my deceased parents, Lida J. Harris and David C. Gainey. They were big believers in education and always encouraged me to obtain higher education. Also, I dedicate my research to all military spouses, especially my husband, Ray Heredia, who endured relocations and deployments in support of my military career. I love you mucho!

Acknowledgments

I give praise, glory, and thanks to my heavenly father, God, for getting me through my DBA journey. I had to call on Him various times when my journey was difficult, uncertain, good, and/or bad. I could not have gotten thru my journey without my academia supporting cast of Dr. John House, my former committee chairperson; Dr. Patricia Fusch, committee chairperson, Dr. Romuel Nafarreete, committee member; Dr Yvette Ghormely, former URR, and Dr. Neil Mathur, URR for providing mentoring, support and guidance. I want to acknowledge a host of friends, colleagues, and family members who spoke words of encouragement as I journeyed to obtain my DBA. Those words of inspiration always lifted and aided me to continue my DBA voyage. A huge appreciation to those who took the time out of their busy schedule to partake in my study. With your collaboration, I completed my DBA journey. Finally, to my husband, Ray, I thank you for taking this long ride with me. You listened to my woes, but always encouraged me to continue. We sacrificed family time, date nights, and sometimes fishing excursions for me to accomplish the task of achieving my DBA. We have completed this journey and have our lives back. Now, it is time for FISHING IS THE MISSION!

Table of Contents

List of Figures

Section 1: Foundation of the Study

There are 28,443,856 small businesses in the United States (Office of Economic Research of the U.S. Small Business Administration's [SBA] Office of Advocacy, 2015). Small businesses (1 to 499 personnel) created 1.4 million new jobs, more jobs than large firms (500+ personnel, U.S. SBA, Office of Advocacy, 2015). Women-owned businesses account for 9.9 million of the small business owners, an increase of 26.8% (7.8 million) from 2007 (U.S. Census Bureau, 2015). Bradbard et al. (2014) posited that 1,756 (28% of research respondents) military spouses start their own business and often uproot and relocate to follow and support the military member's career path (Gonzalez, Matthews, Posard, Roshan, & Ross, 2015). Being the family nucleus, the military spouse often foregoes their career, so that the military member can advance in their military career (Eubanks, 2013). A military lifestyle may affect the strategies military spouses use to sustain their small business during a military relocation. In Section 1 of this qualitative study, I provided background information related to this research. The problem and purpose statements, nature of the study, interview questions, conceptual framework, definitions, assumptions, limitations, delimitations, significance of the study, and literature review follow the background information.

Background of the Problem

On average, military spouses transfer jobs every 2 to 3 years to follow the active duty military member (Gonzalez et al., 2015). The military lifestyle has military spouses relocating more frequently than their civilian counterparts (Hosek & Wadsworth, 2013). Aligned with Wang, Nyutu, Tran, and Spears (2015), frequent military relocations may disrupt the military spouses' business operations and force military spouses to close and relocate their businesses. In 2014, there were 665,619 military spouses; 93% (615,736) were women (Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy, 2014). The majority of military spouses are women; therefore, my research was oriented towards women. Twenty-six percent of military spouses are unemployed, which is 3-times the unemployment rate of their civilian counterparts (U.S. Department of the Treasury [TRE] & U.S. Department of Defense [DoD], 2012). Little and Hisnanick (2007) stated military spouses are (a) less likely to work full-time, (b) more likely to be unemployed, (c) earn 25% less than their civilian counterparts, and (d) possess an advanced degree.

Military spouses make less in wages compared to their civilian counterparts (Hosek & Wadsworth, 2013) because the military husband's career negatively affects the wife's annual work income (Hisnanick & Little, 2015). The annual personal income for military wives' ($14,000) is two-thirds of the revenue of civilian wives' ($22,000) annual earnings (Hisnanick & Little, 2015). The data in Figure 1 show the annual earnings of civilian and military spouses by age group and gender (Hisnanick & Little, 2015). Military wives' personal employment income would have to increase by 57% to reach the comparable annual salary of civilian wives (Hisnanick & Little, 2015).

Military spouses find that obtaining employment difficult because the military spouses are often subject to bias due to the military member's frequent military relocation history (Hosek & Wadsworth, 2013). Companies often do not want to invest their efforts in an employee who will eventually relocate due to military orders (Kleykamp, 2013).

When a family's income reduces from a dual income household to a single income household, unemployment and financial burdens can have psychological effects on the unemployed spouse and family members (Maracus, 2013).

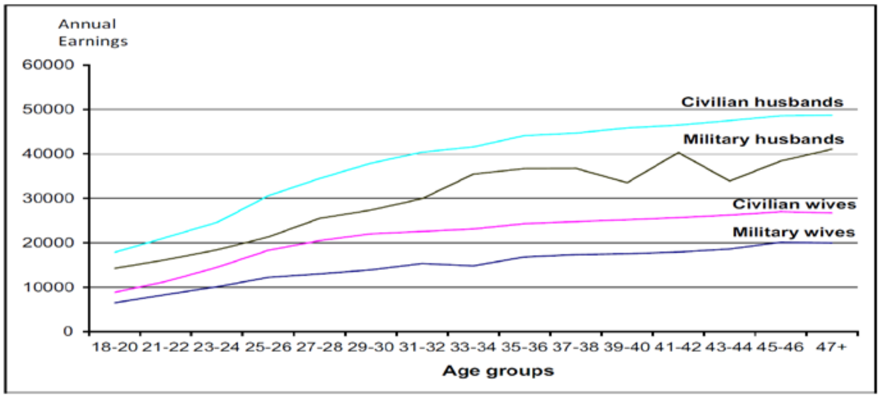

Figure 1. Average annual earning of civilian and military spouses by age group and gender (Hisnanick & Little, 2015).

Problem Statement

Some military spouses start their businesses to improve and support the financial solvency of their household (Bradbard et al., 2014). Military spouses relocate 2.4 times more often than their civilian counterparts (Clever & Segal, 2013); less than 1% of military spouses start their own business (Bradbard et al., 2014). The general business problem is that military spouses who own small businesses often face a disruption in their operation when they relocate, which results in a loss of profitability used to support their household. The specific business problem is that some military spouse small business owners lack strategies to sustain their businesses during a military relocation.

Purpose Statement

The purpose of this qualitative exploratory multiple case study was to explore the strategies that women military spouse who are small business owners used to sustain their businesses during a military relocation. For the purpose of this study, sustain means to continue to operate a business and meet the organization's goals. The targeted population consisted of five women military spouse small business owners located near Shaw Air Force Base or Fort Jackson, South Carolina, who continued their businesses when required to relocate. The contributions to best practices in business via the findings of this study may provide insight and strategies to assist military spouses or other individuals who want to start a business to gain independences and improve their family's financial condition. The implication for positive social change included the potential to create new employment opportunities, growth, and innovation in communities and the economy.

Nature of the Study

In this study, I used a qualitative research design. Qualitative researchers seek to understand a phenomenon of social life using words instead of numbers for data analysis (McCusker & Gunaydin, 2015). Qualitative researchers address the *what* questions to obtain depth (Branham, 2015). In quantitative methodology, the use of numerical data aid in obtaining answers to research questions (Boesch, Schwaninger, Weber, & Scholz, 2013). Quantitative research is not appropriate because I did not use statistical techniques or confirm theoretical hypotheses in my study. Mixed method researchers use the strength of quantitative and qualitative methodology--quantitative to validate or refute theoretical hypotheses (Fassinger & Morrow, 2013) and qualitative to articulate data in words (Starr, 2014). Research for this study did not include any aspect of the use of quantitative and qualitative methods together; therefore, a mixed method is not a suitable research method for this study.

I proposed a case study design. Yin (2012) stated that case studies are the preferred design when the focus of the research is on a present day phenomenon. A case study was appropriate to gain more understanding and insight into the strategies women military spouse small business owners used to operate a business when confronted with frequent military relocations. Ethnographers observe participants in their social and cultural activities in the natural environment (Liberati et al., 2015). I did not follow the military spouses in their natural environments nor articulate the military spouses' daily business operation functions; therefore, ethnography is inappropriate for my study. The purpose of narrative design focuses on the phenomenon of historical accounts and personal stories that link people to events (Loo, Cooper, & Manochin, 2015). Expressing military spouses' personal stories of running a business is not the aim of my study; therefore, the narrative design is not fitting. Phenomenology consists of lived experiences or the description of what the individual experienced from the first-person perspective (Tuohy, Cooney, Dowling, Murphy, & Sixsmith, 2013). Documenting the lived experience of the participants from the first-person viewpoint are not suitable for my study. As the researcher, I collected business strategies military spouses used to sustain their business during a military relocation; thus ethnography, narrative, and phenomenology designs are not appropriate.

Research Question

The research question for this study was: What strategies do women military spouses use to sustain their businesses during a military relocation?

Interview Questions

1. Upon notification of a military relocation, what strategies did you use to prepare to relocate your business?
2. During a military relocation, what strategies did you use to continue the operation of your business?
3. After a military relocation, what strategies did you use to resume the operation of your business?
4. What strategies did you use to overcome any obstacles while relocating and operating/re-establishing/re-starting your business?
5. What financial strategy did you use to sustain your business during the military relocation?
6. What additional information can you add to this study about the various strategies you used, that were successful, would you like to share?

Conceptual Framework

Sayin (2016) posited that Ludwig von Bertalanffy found and introduced the systems theory (ST) in the 1950s. In my study, I used the systems theory. The ST provides alternative ways of thinking or approaches to conventional models of organizations (Gabriel, Bitsch, & Menrad, 2016). The business organization is a system of an interrelationship between elements that work together to accomplish goals, but a change to one element may cause a substantial shift in another component (Johnson, Kast, & Rosenzweig, 1964). Military spouse business owners go thru a significant change every 2 to 3 years when they relocate their business to follow the military member for career advancement (Eubanks, 2013). In line with Gandy (2015), for my research, military spouse small business owners often endured unpredictable challenges; ST aligned well because military spouse small business owners must integrate different processes and components to sustain their businesses during a military relocation.

Operational Definitions

Family member: Family members in the U.S. military consist of the spouse, children, and any adult dependents of a military member (Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy, 2012)

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are statements researchers assume to be true, stable, and reliable from the participants, but the facts are unverifiable (Grant, 2014). For this study, there were three assumptions. The first assumption is that a qualitative methodology is appropriate to explore the strategies military spouse small business owners used to operate their business during a military relocation. The second assumption is a case study will be an adequate design for the study to obtain how military spouses utilize their skills, resources, and capabilities to implement strategies for the operation of their small business during a military relocation. The third assumption is the study participants will provide truthful and comprehensive responses to the interview questions without any bias.

Limitations

A limitation is a potential weakness in the study that could affect the research (Connelly, 2013). In this qualitative study, interviews can limit results due to participants' bias or discomfort in disclosing information. In addition, there were a limited number of peer-reviewed sources available about the topic of military spouse business owners; which made the topic of the study more meaningful.

Delimitations

Fan (2013) posited that the use of sloppy language can lead to sloppy research and corrupt the understanding of the research. Therefore, the researcher used delimitations to impose restrictions or set boundaries to focus the scope of a study. The first delimitation is that the participants are military spouses who own(ed) a business and relocated the business due to a military relocation. Another delimitation of the study is the geographical area, as the research participants are military spouses living near Shaw Air Force Base or Fort Jackson, South Carolina.

Significance of the Study

Contribution to Business Practice

The purpose of the study was to research business strategies used by military spouses who own a business and relocate their business to follow their active duty military spouse. The findings from the study provided military spouse small business owners with strategies to enhance their business operation while facing a military relocation. The new location the military spouse moved to with their business contributed to the economy of the local community.

Implications of Social Change

Each year, U.S. military spouses transfer jobs to follow the military member and the frequent military relocations make finding employment and career progression difficult for the military spouse (Hisnanick & Little, 2015). The military lifestyle has military spouses relocating 2 to 3 times more than their civilian counterparts (Hosek & Wadsworth, 2013). Military spouses start their businesses to improve and support the financial solvency of their household (Bradbard et al., 2014). Results from this research filled the gap of providing key strategies to other military spouses who owned businesses and confronted frequent military locations. The creation and sustainment of a small business may decrease unemployment and poverty, improve family financial conditions, and contribute to community economic position.

A Review of the Professional and Academic Literature

I obtained information for my study from various databases (ABI/INFORM Complete, Academic Search Complete, Business Source Complete, Dissertations & Theses, EBSCOhost, Emerald Management, ProQuest Central, PsycINFO, SAFE Premier, SOCINDEX, Science Direct, and Thoreau Multi-Database Search) via the Walden University Library to find journal articles, books, and dissertations pertaining to my topic. I used the library on Shaw Air Force Base and Sumter, South Carolina public library to obtain books and peer-reviewed articles relevant to the topic. When using the databases to research my topic, I used scholarly and peer-reviewed as parameters as well as keys words like, but not limited to *armed forces, businesses, businesses owners, career, education, employment, experience, female, gender, labor force, management, military, military spouse, self-employed, small business, small business strategies, South Carolina, spouses, systems theory, unemployment, women, and work/life balance*. I gathered additional information from government websites, Google, Google Scholar, textbooks from the local library, and gleaned additional references and information from dissertations, theses, and peer-reviewed articles that are similar to my topic.

The literature review consists of 130 sources with 112 (86%) being peer-reviewed. Seventy-eight percent of the sources are dated no older than 2013. There are 254 sources in the entire proposal with 233 (92%) peer-reviewed and 215 (85%) dated no older than 2013.

The organization and discussion of the literature review includes a number of themes developed during the research. The information presented in this literature review identified the various perceptions of barriers to operating a profitable business facing military spouses due to frequent moves. There are limited data about military spouse business owners; therefore, I discussed women small business owners, work-life balance, business finance, and barriers to business ownership. The analysis of how frequent military relocations affected military spouses' business operations indicated the following phenomenon while conducting the literature research: government initiatives to support military spouses, psychological wellbeing, and financial quality of life. There were numerous theories (sustainability theory, strategic management theory, and event system theory) that supported the ST.

Systems Theory

In the 1930s, von Bertalanffy (1972) created the general systems theory (GST) with the idea that suggests all parts of an element contributes to the workings of the system. The conception of the GST began in the science field but later morphed into various disciplines (von Bertalanffy, 1972). One of the disciplines that transformed from GST is ST (Adams, Hester, Bradley, Meyers, & Keating, 2014). Johnson et al., (1964) defined ST as a framework for managing and visualizing internal and external factors as a whole within an organization. Organizations are part of an industry-wide system and are in a constant state of change through being formed, operated, altered, or abolished (Johnson et al., 1964). The theoretical foundation of ST founded by von Bertalanffy, Meadows, and Checkland defined a system as an entity with many interrelated elements organized to achieve a goal for a particular purpose (Loosemore & Cheung, 2015).

The result of ST examines the relationship between the numerous elements of the systems which boundaries are set to differentiate what elements are inside the system and what elements are the environment of the systems (Sexton & Stanton, 2016). From a business view, Kapsali (2011) expressed ST as an interrelated subsystem of people, processes, and technologies that work together towards the accomplishment of a common goal. Adams et al. (2013) posited practitioners could benefit from the ST application as a lens when viewing multidisciplinary systems and their related issues.

Alblas, Peters, and Wortmann (2013) took a case study approach and used the framework of ST to explore the challenges and difficulties manufacturing companies encountered in managing the sustainability of their new products. Alblas et al. concluded that companies face difficulties setting goals, scope, and ambitions relating to the decisions and efforts of designing new sustainable products. Puteh, Kaliannan, and Alam (2015) used the ST to explore how senior coworkers influence junior coworkers in continued professional development. Puteh et al. indicated that junior coworkers benefit from the senior coworkers' knowledge, skills, and abilities (KSAs). Individuals have a unique set of knowledges (education), skills (experience) and ability (cultural background) and various other characteristics used in sustaining or achieving competitive advantage (Puteh et al., 2015). ST align with the elements military spouse small business owners would need (e.g., education, work-life experience, and cultural background) to operate/sustain a business during a military relocation.

Education. Disque (2016) conducted a narrative research obtaining military spouses' experiences pursuing higher education. Military spouses in Disque's study stated they face the obstacle of seeking their own identity separate from the active duty spouse, but felt they can still obtain their educational goal. Hayes (2011) identified and compared educational needs of U.S. Army military spouses whose active duty spouse recently deployed or returned from a deployment. Hayes' addressed how a spouse's military career negatively influences the educational goals of nonmilitary spouses; spouses find enrollment or completion of an education program difficult during deployments and attending classes and completion of assignment difficult during non-deployment periods. Military spouses encounter challenges in completing a level of higher education due to frequent military relocations (Bonura & Lovald, 2015).

The U.S. Department of Veteran Affairs reported (as cited by Gleiman & Swearengen, 2012) that since the enactment of the Post 9/11 GI Bill, 20% of the personnel using the educational benefits are military spouses. The American Council on Education stated (as cited by Gleiman & Swearengen, 2012) the increase of online educational classes could lead to a rise in the number of military spouses to pursue higher education. Institutions of higher learning should recognize the military spouses and their unique circumstances if they wish to attract and service this type of student clientele (Bonura & Lovald, 2015).

Completing a degree in higher education has a positive effect personally and professionally (McArthur, 2016). Individuals who earn a college degree tend to have a lower rate of unemployment, better health, longer life span, more savings, and better-working conditions (Keenan, 2012). Military spouses reported that the military lifestyle had an adverse impact on their educational opportunities (Keenan, 2012). Lim, Golinelli, and Cho (2007) found that compared to civilian spouses, military spouses are more likely to have a high school diploma and higher, which contradicts the myth that military spouses are less educated compared to civilian spouses.

Van Hulten (2012) declared that women are more likely to have a university degree than men. Pablo-Martí, García-Tabuenca, and Crespo-Espert (2014) supported van Hulten’s findings. Pablo-Martí et al.’s study sample size consisted of 608 (309 women, 299 men) randomly selected business owners of which the women’s educational qualification (bachelor, graduate, and postgraduate degrees) was higher compared to the men. Researchers concluded that globally women have a higher education: (a) Singapore

57.2% had postsecondary education, (b) a study of Czechoslovak and Polish women business owners showed that 78.5% had a university degree or postsecondary training, (c) 70% of the women business owners in Turkey had a minimum of an undergraduate degree, (d) 82% of women business owners in Uganda have postsecondary education and (e) the United Arab Emirates discovered that 95.6% of women business owners had a postsecondary degree (Davis & Abdiyeva, 2012).

Welsh, Memili, Kaciak, and Al Sadoon (2014) surveyed 164 Saudi women business proprietors and found that 30% (49) of the women accomplished their collegiate education aboard. In light of the highly educated women Saudi business owners, only 58% believed their education was beneficial in operating their business (Welsh et al., 2014). Do Paço, Ferreira, Raposo, Rodrigues, and Dinis (2015) indicated that entrepreneurial intentions are higher in men and men are likely to engage in business ownership than women. For women, the educational background provides a positive effect in starting a business (Figueroa-Armijos & Johnson, 2013). Positive business performance and growth is linked to the educational level of business owners and 23% of the business owners surveyed have a college degree or higher level qualification (Blackburn, Hart, & Wainwright, 2013). There is some controversy in the literature dealing with women versus men with respect to the level of education (Huarng, Mas-tur, & Yu, 2012). Researchers Brush in 1992 and Singh, Reynolds, and Muhammad in 2001 indicated that women business owners have a better education than their men counterparts (Huarng et al., 2012). While researchers Hisrich and Brush in 1983; Birley, Moss, and Saunders in 1987; and Naranjo-Valencia, Jiménez-Jiménez, and Sanz-Valle in

2011 concluded that the education levels for all business owners are the same regardless of gender (Huarng et al., 2012).

Women business owners are successful in higher education, but researchers have found that the appropriate amount of proficiency and aptitudes are critical factors in the development of small businesses (Muñoz-Fernández, Rodríguez-Gutiérrez, & Santos-Roldán, 2016). Women's lack of business education resulted in not being prepared for managerial and technical positions (Hodges et al., 2015). College classes taken by women business owners had little to do with their degree program (Huarng et al., 2012). Women who studied in specialized business curricula have a better perspective of how to achieve a profit (Huarng et al., 2012). Other researchers like Neider in 1987; and Dolinsky, Caputo, Pasumarty, and Quazy in 1993 concluded the training men received is better than the training women received (Huarng et al., 2012). Higher educational attainment is linked to a greater incidence of entrepreneurial engagement, and higher educated business owners are likely to manage a faster-growing and successful business (Nelson, 2014). Women business owners with higher education, have ventures that underperform compared to men-owned business ventures (Costin, 2012). The growth of a venture was no different between women and men regarding education and experience (Manolova, Brush, Edelman, & Shaver, 2012).

Work-life experience. Wright, Roper, Hart, and Carter (2015) indicated a positive relationship between business owners' previous work experience and the profitability of the business. There are positive findings regarding women business owners prior work experience, in general, women business owners have less work experience than their men counterparts, thus having a negative influence (Rybczynski, 2015). Women business owners with experience in their industry are most likely to succeed than women without the specific industry experience (Wright et al., 2015). Huarng et al. (2012) posited that in various studies, women business owners created companies in industries they have experience; men have a higher degree of managerial experience in jobs in which they are in charge. The difference being discrimination or segregation of women in the managerial work force that give women limited experience required to operate a profitable company (Cheraghi & Schøtt, 2015). Compared to men, women interrupt their professional careers more often due to childbearing or family responsibilities, which could hurt their job experience (Huarng et al., 2012). Logan (2014) noted that 20% of women started a business in sectors they had prior experience, and the remaining 80% of women started a business in industries related to their passion and interest. The majority of women started a venture of their interest, an indicator that women took advantage of business opportunities to establish a successful new venture (Logan, 2014).

Acquired business experience has a positive influence on women to start their own business (Muñoz-Fernández et al., 2016). The perception is women starting their businesses have less experience than men who establish their enterprise (Robichaud, Cachon, & McGraw, 2015). Huarng et al. (2012) supported the research in previous studies that some women business owners have little to no business experience when they start their venture. They learn via on-the-job training or are self-taught as they take the journey to start up their venture (Hodges et al., 2015). Some women are born with business skills, which enhance their managerial skills (Huarng et al., 2012). Women's lack of education or experience can hamper the born business acumen in women and can decrease their business ownership ambition (Muñoz-Fernández et al., 2016). The lack of business experience and education among women business owners cause 9 out of 10 business failures (Costin, 2012). Owning a business in an industry in which someone has experience does not mean the business has a greater probability of surviving (Costin, 2012). Women with a higher level of management skills and previous business experience have more administrative shrewdness and are more aware of issues when starting a business (Huarng et al., 2012).

Business owners' cultural background. Role models within the family contribute to women deciding to start a business (Logan, 2014). Results from empirical studies about women business proprietors indicated that women's chances to be business owners would double if their spouse or parents were business proprietors (Hoffman, Junge, & Malchow-Møller, 2015). Usually, men who are business owners marry a person with the same priorities (Muñoz-Fernández et al., 2016).

Hoffman, Junge, and Malchow-Møller (2015) conducted a study about children of self-employed parents. Data from the integrated database for labor market research in statistics from Denmark was used to explore the methods of parental role models for the possibility of the children becoming self-employed (Hoffman et al., 2015). Hoffman et al. concluded that women will most likely take over their mother's business and men are relatively likely to take over their father's business, which supports the same sex hypothesis—boys identify with their fathers and girls identify with their mothers. Family background in business ownership matters when the children take over the family company or the children learn their business skills vicariously of being around their parents and start their venture (Hoffman et al., 2015). There is a strong interrelationship between family and business; usually, people who parents are business owners take over the family company or start one's venture (Murphy & Lambrechts, 2015). There is still gender discrimination and domination in family businesses, if available, the son heads the family business versus the daughter (Gherardi & Perrotta, 2016).

Theories Related to Systems theory

The sustainability theory seeks the development of processes and systems to position the company to foresee and meet the demands of the internal and external customers (Asif, Searcy, Garvare, & Ahmad, 2011). Sustainability practices differ from business to business depending on the company's size (Küçüksayraç, 2015). SME can implement some sustainability practices better than larger companies because SME is less bureaucratic, can respond to change more quickly, and have better internal communication (Meredith, 2000). Larger companies are better at environmental control and have a larger human and financial enterprise compared to SME (Hillary, 2000).

The use of strategic management theory conveys how a company will execute its goals to meet the demands of the companies' internal and external stakeholders (Marek, 2014). The use of strategy is not dependent on a company's size, but the strategy used on a daily basis to employ businesses' resources to attain the firms' goal (Marek, 2014). The event system theory focuses on how events affect the businesses behavior, structure, and subsequent events across multiple levels and time span within the organization

(Morgeson, Mitchell, & Liu, 2015). The event system theory is salient when the origination of events is novel, disruptive, and critical to an organization (Morgeson et al., 2015). The initiation of the events can happen at any level within an organization, and the effects felt throughout the company by changing or creating behaviors, features, and other events (Morgeson et al., 2015). Each year an event occurs for one-third (219,654) of U.S. military spouses when they transfer jobs to follow the military member (Trougakos, Bull, Green, MacDermid, & Weiss, 2007). The military lifestyle has military spouses relocating more frequently than their civilian counterparts (Hosek & Wadsworth, 2013). Wang et al. (2016) concluded that frequency military locations, deployments, and training disrupt military families' life, schooling, and employment. Therefore, frequent military relocations may disrupt the military spouses' business operations and force military spouses to close and relocate their businesses.

Sustainability theory. The sustainability theory describes meeting the goals (e.g., economic, social, and environmental) of the organization to exceed the expectation of the internal and external stakeholders without compromising the ability to meet the need of future stakeholders (Dyllick & Hockerts, 2002). The company must endure economic sustainability by guaranteeing cash flow is sufficient liquidity while producing above average return to the company's shareholders (Dyllick & Hockerts, 2002). Socially sustainable firms add value to the community by enhancing human capital to the employees and stakeholders and adding societal capital back into the community (Dyllick & Hockerts, 2002). Firms execute environmental sustainability by addressing their environmental impact (proactively) and implementing solutions to reduce their environmental footprint (Nulkar, 2014). Performing environmental practices contribute to reducing waste and improve business results (Nulkar, 2014). Küçüksayraç's (2015) research concluded that companies maintain sustainability and competitive advantage by enhancing brand value and reputation; however, the biggest huddle is insufficient market demand and legislation. Competitive advantage is not only operational efficiencies, but also have the ability to innovate and introduce new products and processes (Kaya, 2015; Nulkar, 2014). Starik and Kanashiro (2013) posited that sustainability means the capacity to maintain or the ability to endure and adapt to existing conditions. Gonzalez et al. (2015) stated that military spouses move every two to three years to follow their active duty spouse. Thus, military spouse business owners must adjust to the military culture that the military spouse will move their business every two to three years to follow their active duty spouse. The military spouse business owners must implement strategies to sustain their business during a military relocation.

Strategic management theory. Strategic management theory focuses on the creation, identification, and exploitation of resources that will increase the competitive advantage and value of businesses (Foss & Lindenberg, 2013). To achieve the organization's goal, rise competitive advantage, and grow the value of the business the organization's strategy must first focus on the activating and increasing the motivation of attaining superior firm performance (Foss & Lindenber, 2013). Halabí and Lussier (2014) research indicated that successful small-medium business owners have some form of higher education or experience working in the industry. Also, 16.5M (60%) to 24M (86%) of small businesses utilize strategic business plans and gain to benefit from the research that substantiated in the strategic plan (Fox, 2013). However, the most important element of strategic management to surge the competitive advantage are the customers (Marek, 2014).

Event system theory (EST). The EST emphasizes the interaction of things that changes each other in a relatively predictable way (Allport, 1940). The EST illustrates events that happen to people--personally or professionally--known as experiences in life (Morgeson et al., 2015). Tilcsik and Marquis (2015) research indicated the occurrence of events portrays its dynamics and represent a critical situation in organizational behavior. In organizations, events happen at every level at any given time, and the effects can travel up, down, or within the hierarchical level (Morgeson et al., 2015). The use of the ST facilitated in developing the EST and helped explain when and how events affect the behavior and structure of a firm (Morgeson et al., 2015).

Small Businesses

There are 28.8 million small businesses creating 1.1 million new jobs and employing 56.8 million personnel (U.S. SBA, Office of Advocacy, 2016). The definition of small businesses as independent businesses with less than 500 employees, but small businesses with fewer than 100 employees employ 34% of the small business workforce (U.S. SBA, Office of Advocacy, 2016). The conception of strategic planning and human resource development is essential in creating the wealth of and success for small business owners (Fox, 2013). Within the first five years of the establishment of a business, it is the most vulnerable time with the highest failure rate (Zhao & Ha-Brookshire, 2014). For small business owners to be successful, they must combine their skills, capabilities, and resources to be competitive (McDowell, Harris, & Geho, 2016). The U.S. economy depends on small businesses to be the driver of the economy just like the U.S. depends on the military to defend her freedom (Bressler, Bressler, & Bressler, 2013).

Women Business Owners

Women owned businesses play a significant role in the economy (Mijid, 2015a). The U.S. Census Bureau, Statistical Abstract of the United States (2015) confirmed non-farm businesses own by women increased 26.7% from 2007 to 2012 totaling 9.9 million (40%) women businesses owners. The 9.9 million women businesses owners employed 8.4 million people and generated $1.2 trillion in revenue (U.S. Census Bureau, Statistical Abstract of the United States, 2015). Non-employer firms measured at 8 million and made $229 billion in revenue (U.S. Census Bureau, 2015). The U.S. Census Bureau (2010) posited that 1.9 million women-owned businesses are in the repair and maintenance, and personal and laundry services; 1.6 million in the healthcare and social assistance field; 1.3 million in the scientific and technical field; 1.1 million and 1 million are in the administrative/support arena and retail trade, respectively. Men-owned businesses earned 87% ($9 trillion) of the $10 trillion in receipt compared to 13% ($1 trillion) earned by women business owners (U.S. Census Bureau, Statistical Abstract of the United States, 2015). Robichaud et al. (2015) indicated that women entrepreneurs determined that business growth objectives as more non-economic (e.g. employees' growth, customer service, quality product) instead of economic (e.g., profit, turnover) objective. Therefore, the $8 trillion difference implies that women have a different view of growth for their ventures compared to men.

Twelve percent of women-own businesses have no paid employees compared to 10.8% of men-owned firms, and 54.9% of women-owned firms have 1-4 paid employees compared to 49.9% men-owned firms (U.S. Census Bureau, 2010). Data in Figure 2 show more women-owned businesses with 0-4 paid employees than men-own businesses, and more men own business with more than five paid employees compared to women (U.S. Census Bureau, 2010). Davis and Abdiyeva (2012) conducted a literature review and posited women business owners own more small enterprises with 10 or fewer employees than men business owners do.

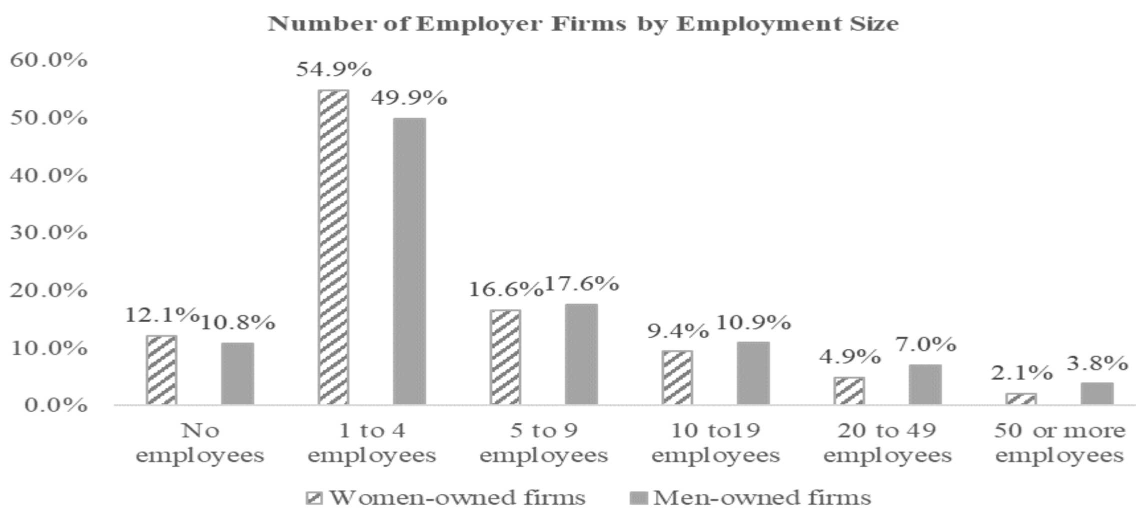

Figure 2. Number of employer firms by employment size (U.S. Census Bureau, 2010).

There is little information available about military spouses' small businesses owners. Bradbard et al. (2014) stated the 2014 military lifestyle survey comprehensive report denoted that 28% of the military spouses surveyed had owned their own business or had been self-employed. In addition, 26% of the military spouses indicated they were interested in starting a business, and 34% were interested in on-line or work-from-home self-employment (Bradbard et al., 2014).

Lee and Marvel (2014) stated that men and women start businesses for different reasoning. In the last 10 years, women-owned venture increased drastically (Eddleston, Ladge, Mitteness, & Balachandra, 2016). Over the past 30 years, 9 to 10 million women-owned businesses employed 27 million people (Riebe, 2012). Between 1997 and 2011 women-owned businesses grew more than 50% and in 2005 outpaced new men-owned businesses 2 to 1 (Riebe, 2012). Koellinger, Minniti, and Schade (2013) shown that men and women business owners view the world of industry processes and power differently. The rapid growth of women small business ownership is a positive development for women (Mijid & Bernasek, 2013).

In contrast to men business owners, women business owners take a diverse path towards business ownership (Bourne & Calás, 2013). Men business owners are more concern with the rapid growth of the business; whereas, women business owners refer to stay small (Reichborn-Kjennerud & Svare, 2014). McGowan, Cooper, Durkin, and O'Kane's (2015) research concluded that women small business owners viewed that the education the women received did not prepare them properly for business ownership. Women small business owners seek social networking; however, mixed networks are not women friendly and men dominated, and all women networks appear to be competitive, unsupportive, and cliquish (McGowan et al., 2015). Women leadership style often focus to empower others and to improve their communities (Reichborn-Kjennerud & Svare, 2014). Women-owned businesses usually contribute to social cohesion and stability (Reichborn-Kjennerud & Svare, 2014).

There is research disparity with respect to men and women business proprietors' education level. Van Hulten (2012) indicated women business owners are more educated that men business owners; however, the research by Devine's (1994) concluded that men business owners are more educated that women business owners. Devine (1994) denoted self-employed men are more educated than self-employed women are. Tegtmier, Kurczewska, and Halberstadt (2016) posited that most women business owners have their graduate degree; women business owners are older (Pablo-Martí et al., 2014), and have less business experience than men business owners have (Zolin, Stuetzer, & Watson, 2013).

Women start a business because of the flexibility and autonomy to have both a career and a family (Thébaud, 2016). Machado, Gazola, Fabricio, and Anez (2016) conducted a study of 198 women to describe why women established businesses; the results from the research indicated that the women established businesses for financial independence, opportunities, challenge, and fulfillment. Some women chose business ownership as a life-style in order to achieve established goals in their personal life and work (Thébaud, 2016). Women in business are successful, but their fear of failure, low self-confidence, and lack of exposure to other business owners hinder their ability to start a business (Koellinger et al., 2013). Data from the U.S. Census Bureau (2015) [Figure 3], depicted that 69.2% of women-owned businesses make $24,900 and less in revenue, compared to 48.6% of men-owned businesses. Fifty-two percent of men business proprietors make $25,000 and up in revenue compared to 28.7% of women business proprietors (U.S. Census Bureau, 2015). The fear of credit rationing or lack of capital may hinder some women from starting or advancing their businesses (Mijid, 2015a). With the obstacles women endure, they press forward and continue to establish new businesses and sustain work-life balance.

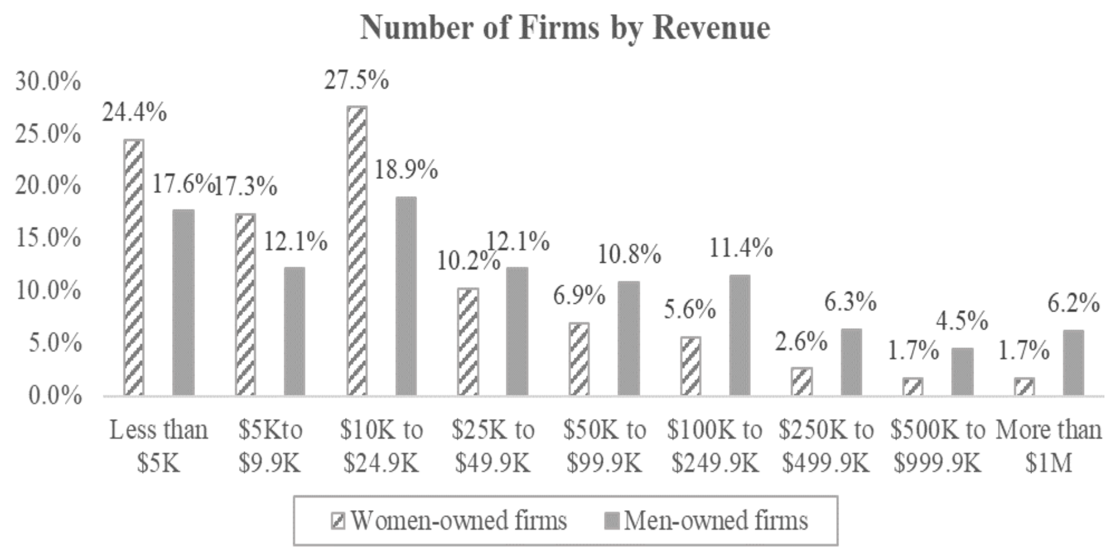

Figure 3. Number of firms by revenue (U.S. Census Bureau, 2015).

Work-Life Balance

Most women start their own business because business ownership offers autonomy, flexibility, an opportunity to earn a higher income, or increase their work, personal, and family life balance (Agarwal & Lenka, 2015). Achieving a balance between work and family life is a goal, but the consequences of trying to meet the demands can be severe for the families and employers (Karkoulian, Srour, & Sinan, 2016). The offset of having autonomy is longer and irregular works hours and guilt towards not spending enough time with the family (Hilbrecht & Lero, 2014).

Women often consider family as the primary motivation for starting a business (Allen & Curington, 2014). Women frequently underestimate how owning a business will interfere with their family and the family may hamper the growth or the success of the company (Carrigan & Joanne, 2013). Some business owners feel more engaged in their work because they are personally responsible for the success or failure of their venture, but the survival of the company lead to long work hours and pressure (Annink & den Dulk, 2012). Unlike people who work for a company, business owners do not have specific work hours, days off, or pay, but have more time and spatial autonomy (Annink & den Dulk, 2012). Being a business owner gives women the opportunity to remain active in the work force and to take care of their family (Hilbrecht & Lero, 2014). Adame, Caplliure, and Miquel (2016) posited that some aspects of work and family roles are incompatible. Other positive benefits noted for being a business owner that might lessen work-family conflict are family support, flexibility, a greater sense of control, and potential increase of income (Hilbrecht & Lero, 2014). Mari, Poggesi, and De Vita (2016) indicated women business owners' need to balance the roles of partner, mother, career, and business ownership equally to operate a successful business.

Mustafa and Gold (2013) interviewed 20 self-employed teleworkers and examined how the control of time hinges on the successful control of space. Home based business owners face the challenge of managing the boundaries between work and home (Mustafa & Gold, 2013). From the study conducted by Mustafa and Gold (2013), several home based self-employed teleworkers indicated they created a separate working space within the home, rented a space close to home, or convert a room in the home into an office; and established breaks in their work day to accommodate family responsibilities (Mustafa & Gold, 2013). In addition, home based self-employed teleworkers set start and end time of the business day, and learned to manage their flexibility by trial and error (Mustafa & Gold, 2013).

Unlike an individual employed by a company, teleworkers control the amount of work they accept or turn down, which affect the flow of revenue (Mustafa & Gold, 2013). Home based online business owners have the flexibly to work from home and is not tied to opening and closing their business at a set hour (Di Domenico et al., 2014). The home based online business owners benefit by obtaining global customers and virtually marketing their goods internationally (Di Domenico et al., 2014).

Being a business owner is complex and sets demands on one's time management; however, women face more demand of their time compared to men (Allen & Curington, 2014). Hilbrecht and Lero (2014) conducted in-depth interviews with 22 small business owners with children to examine how the business owners' parenting navigated their work and family roles. The results of the survey indicated that fathers who work outside the home do not contribute as much to the caregiving or domestic labor as the wife (Hilbrecht & Lero, 2014). Hilbrecht and Lero showed that a mother feels more responsible for childcare arrangements, which creates a problem in pursuing business ventures. In Sweden, self-employed women spend more time in unpaid labor and less time in paid labor compared to self-employed men suggesting that men continue to accentuate the breadwinner role (Hagqvist, Toivanen, & Vinberg, 2015). Men's jobs are liable to have the highest priority within the family dynamic over their spouses' career relieving the husband of family responsibilities in the home (Carrigan & Duberley, 2013). Men business owners' work-life balance seems more satisfied when they have minimum family and household responsibilities (Eddleston & Powell, 2012).

Seierstad and Kirton (2015) stated women are taking on a more untraditional role as leaders in businesses and politics. Women participate in business ownership with the desire for flexibility (Verduijn & Essers, 2013), independence, or forced into business ownership (Hilbrecht & Lero, 2014). The start cost for women can be an issue, but women have a lesser desire to be as financially sustainable in their business as men (Carrigan & Joanne, 2013).

Business Finance

Women-owned businesses are the fastest growing populations in the world, and they are making significant contributions to the world economies (Ahmad & Arif, 2015). Securing financing or credit is necessary for business owners who want to start a business, but the gender differences affect women's access to capital and transition into business ownership (Carter, Mwaura, Ram, Treham, & Jones, 2015). Access to external capital is a major obstacle hindering women business owners from starting and advancing their business (Ahmad & Arif, 2015). Eddleston, Ladge, Mitteness, and Balachandra (2016) concluded that new women business owners received less bank financing than new men business owners and past high business performance did not increase the amount of financing received by women compared to men who received more financing for high performance.

Women-owned business start-up and operating capital are usually half as much in relative to men-owned business (Robb, 2013), and women business proprietors have less available credit compared to men business proprietors (Hodges et al., 2015). Coleman and Kariv (2013) indicated gender differences in the use of financial strategies in regards to the raised amount of capital. Women tend to raise significantly less money compared to men during the early stages of the business (Coleman & Kariv, 2013) which negatively affects future firm growth (Eddleston et al., 2016). Women over rely on internal financing and undercapitalized their business instead of developing and using external sources for funding (Coleman & Kariv, 2013). During the early part of a business life cycle, (year 2), a woman's financial strategy focuses on building more financial capacity because women start with fewer resources (Coleman & Kariv, 2013). During the middle stage of a business life cycle, (year 4), women do not raise as much external capital as men (Coleman & Kariv, 2013). These findings suggest that women move through the business life cycle at a different rate than men, and women control and limit business growth rate compared to men who want a rapid business growth rate (Coleman & Kariv, 2013). Women business owners have a high level of debt avoidances, which constrains business growth (Wright et al., 2015).

Women start their businesses with fewer human and social capital resources resulting in women starting underfunded companies that have a negative impact on long-term performance (Brana, 2013). Financial institutions underserved women (Eckhart-Queenan, Allen, & Behringer, 2013) and the disparities between the women-owned, and men-owned capital do not disappear in subsequent years of the business operations

(Robb, 2013). Hodges et al.'s (2015) research concluded that women businesses owners find it difficult to obtain start up loans and additional monies to sustain or grow their business.

Women are more apt to use informal financings like family members, friends, savings, grants, or inheritances to finance their business (Ahmad & Arif, 2015). More men than women use institutional financing such as bank loans and overdrafts to fund their business (Jennings & Brush, 2013). Women business owners are more reliant on their personal financing, and some will not apply for a loan in fear of rejection (Mijid, 2015b). Women experience more difficulty in raising capital and recurring capital compared to men (Brana, 2013).

Leclaire (2015) indicated that women do not have the same access to financing as men-owned businesses. Mijid and Bernasek's (2013) analysis concluded that women business owners have a lower loan application rate and a higher loan denial rate compared to men business owners. Furthermore, Presbitero, Rabellotti, and Piras' (2014) research indicated that women lead businesses are more likely to receive less in credit than men lead businesses. Women are the fastest growing business owner population (Ahmad & Arif, 2015), but they more likely to be discouraged borrowers and credit rationed (Presbitero, Rabellotti, & Piras, 2014).

Barriers to Business Ownership

Being a woman is a barrier to sustaining business profitability (Chiloane-Tsoka, 2013). Women in professional fields often depart corporate industry for business ownership due to the women's perceived lack of mobility within their company (Rowley, Lee, & Lan, 2015). Women leave the corporate world because of few promotion opportunities; avoid work place discrimination, and lower pay in contrast to men (Carter, Mwaura, Ram, Trehan, & Jones, 2015). In most societies, women experience discrimination and prejudice by virtue of their gender and being business owners (Belwal, Belwal, & Saidi, 2014). Yazdanfar and Abbasian (2013) conducted a study of 2,814 small businesses located in southeast Sweden that indicated gender is a barrier to external finances and women tend to borrow capital from family and friends and men rely more on bank loans. Obtaining money from friends tends not to have an influence on gender (Yazdanfar & Abbasian, 2013). Women business owners in Germany indicated the challenges they experience were sexism, prejudice, and family responsibilities (Braches & Elliott, 2016). Due to motherhood, the women business owner lost credibility and respect from clients (Braches & Elliott, 2016).

Life necessity pushes women into business ownership instead of pulled into business ownership compared to men (Thébaud, 2016). Women usually pushed into business ventures because of their lack of income; dissatisfaction with pay, difficulty in finding employment, or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). Wealth generation compels women to take more business risk compared to those women who start a business for work-like balance (Rey-Martí, Porcar & Mas-Tur, 2015). The funding gap prevents women business owners from reaching the peak of business achievement and their business is apt to grow slower compared to companies belonging to men business owners (Koellinger et al., 2013). Furthermore, businesses owned by men will over perform relative to women owned businesses (Lee & Marvel, 2014).

Despite a woman's education level; or corporate or technical expertise, women business owners face barriers due to the lack of access to capital, training, government regulations, competition, and unreliable employees (Le & Raven, 2015). Women business owners experienced unique barriers specific to the social, political, religious, legal, and cultural environment (Braches & Elliott, 2016). The standard seems to be the suppression of women business owners by patriarchal norms and masculine cultures (Braches & Elliott, 2016). Women endure multiple barriers but pursue non-traditional careers such as engineering, computer specialists, science technicians, and business ownership (Hill, 2013). Additionally, women have proven themselves successful in the traditional male areas such as economists, pharmacists, lawyer, and journalists (Hill, 2013). Business ownership appears to be a way for women, but they still experience discrimination and prejudice (Rey-Martí, Porcar, & Mas-Tur, 2015).

Initiatives to Support Military Spouses

In President Barrack Obama's State of the Union Address, one of the President's goals is to turn the nation's employment system into a re-employment system by helping those who lost their job transition to job creation (White House, Office of the Press Secretary, 2012). Military spouses' face distinctive challenges in the labor market when relocating across State's lines (National Economic Council and the President's Council of Economic Advisers, 2013). In February 2012, the Middle-Class Tax Relief and Job Creation Act of 2012, Pub. L. No. 112-96, 125 Stat. 402 (2012), was signed into law that allowed States to empower unemployed workers to start their own business and continue to receive unemployment benefits.

Professional license portability is a concern for some military spouses due to the career path or business they have chosen (TRE & DoD, 2012). There are occupations that require state certification and licensure such as medical services, teachers, childcare workers, accountants, lawyers, real estate agents, cosmology, etc. Because each State's licensing and certification requirements are different, spouses must meet the minimum requirement for that particular State to work in their chosen career field or business (TRE & DoD, 2012). For the spouse to work in their chosen occupation or business, they must recertify or obtain a new license for that particular State, which could impose a significant financial and administrative hardship on the military family, especially if the family moves every 2 to 3 years (TRE & DoD, 2012). Military spouses, whose professions require certification or licensure, experience difficulty caused by frequent military relocations because some states do not offer reciprocity for credential obtained in other states (Bonura & Lovald, 2015). Because of the process involved with re-licensure, many spouses are unable to work (National Economic Council and the President's Council of Economic Advisers, 2013). The lack of license portability can affect the military spouse's hiring potential, if they are out of their career field too long, and reduce military retention (National Economic Council and the President's Council of Economic Advisers, 2013).

Mrs. Michelle Obama, First Lady of the U.S., and Dr. Jill Biden, Second Lady of the U.S., issued a call to all governors to take executive or legislative action to streamline state licensing for service members, veterans, and their spouses (National Economic Council and the President's Council of Economic Advisers, 2013). As shown in Figure 4, 43 States have answered the call of Mrs. Michelle Obama and Dr. Jill Biden to streamline license portability to ease the burden for service members, veterans, and military spouses (National Economic Council and the President's Council of Economic Advisers, 2013).

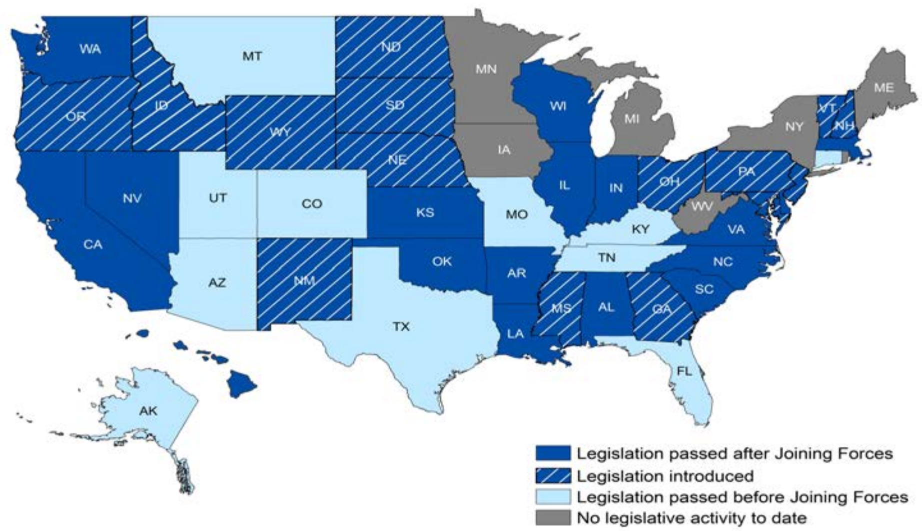

Figure 4. Military spouse licensing legislation (National Economic Council and the President's Council of Economic Advisers, 2013).

Further actions, to assist military spouses who terminate employment due to military relocations to maintain family unity, are unemployment compensation benefits within the 50 States. Whittaker (2013) posited that eight of 50 States have not made changes to grant military spouses unemployment compensation (UC) because of departing a job due to a military relocation or spousal transfer. Figure 5 depicts the 24 States, plus the District of Columbia that allow UC benefits if a spouse terminates employment due to a job transfer, eight States that do not provide UC benefits if a spouse terminates employment due to a job transfer, plus 18 States that have special exceptions for military families (Whittaker, 2013). The State that the military spouse is departing pays the unemployment compensation and not the losing employer (Whittaker, 2013). Unemployment compensation bridges the gap when a dual-income family decreases to a single-income family due to military relocation. South Carolina is one of the 42 States that provide unemployment compensation to military spouses for leaving a job due to a military move (Whittaker, 2013).

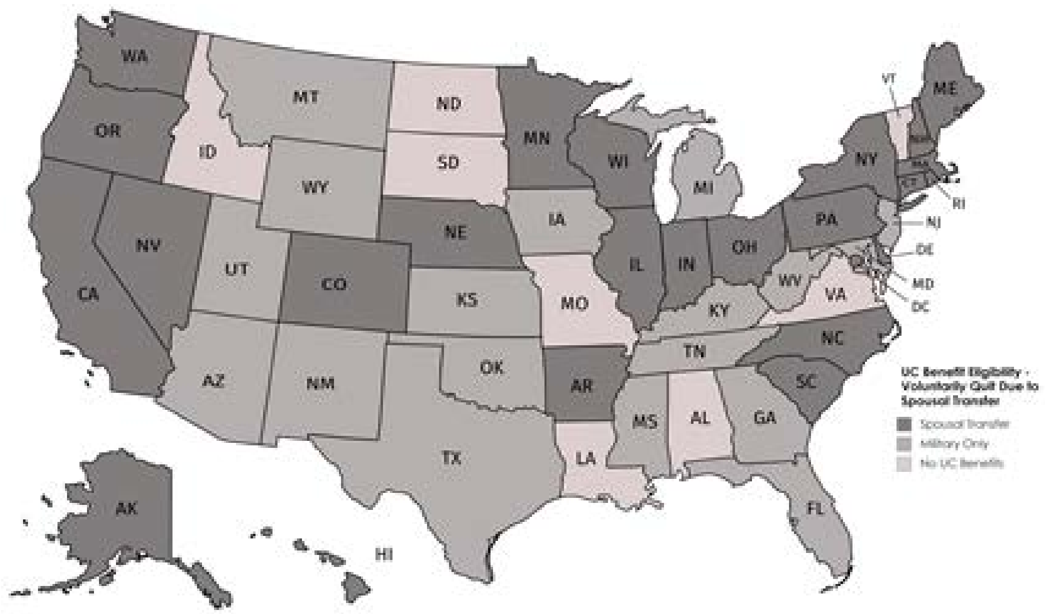

Figure 5. Unemployment compensation (UC) benefit eligibility – voluntarily quit due to spousal transfer (Whittaker, 2013).

Bradbard et al. (2014) posited that 43% of surveyed military spouses work part-time or full-time, and 33% are unemployed/seeking employment. In addition, 19% of the employed military spouses has an annual combined income less than $50,000 (Bradbard et al., 2014) that was under the U.S. median household income of $52,250 (Noss, 2014). Due to mandated government moves and the State's policy, depending on which State the military spouse is moving from, the military spouse might not qualify for unemployment compensation benefits (TRE & DoD, 2012). Because military spouses have difficulty finding employment, the Obama Administration brought the issue to the forefront and challenged our country to help military spouses obtain employment. When military spouses have employment, the quality of life and financial stability of the family is impacted which directly links to retention of the military forces and fulfillment of military spouses' career aspirations (TRE & DoD, 2012).

Psychological Well-Being of the Non-Working Spouse

Loss of income from a working spouse is a negative consequence a family loses when a spouse become unemployed. The unemployed status of the spouse can have implications for other family members (Maracus, 2013). Due to unemployment, unfamiliar presence at home, and reduced social status could result in depression and other mental health issues (Maracus, 2013). Maracus (2013) used data from a German Socio-Economic Panel Study from 2002 through 2010 that posited unemployment from one spouse similarly affects the mental health of both spouses.

Spousal unemployment affects more than the loss of the household income (Eichhorn, 2013). Eichhorn (2013) and Meer (2014) posited that results from studies revealed the unemployed individuals have a decline in their well-being compared to employed individuals. Meer concluded from the analyze of the European Social Survey, round two datasets, that employment improves one's well-being; women well-being are affected by their spouses' well-being and the husband employment increases the wives' social status. Women can and do profit from their husband status and often access status via the status of their husband (Meer, 2014). Women will suffer the loss of some status they acquired via the loss of employment by their husband.

Findings from Maracus (2013) highlighted that unemployment has a negative psychological effect not just on the newly unemployed spouse, but also on the spouse. Frasquilho, Gaspar de Matos, Santos, Gaspar, and Caldas de Almeida (2016) assessed the impact of unemployment on individuals' well-being and family dynamics amongst 59 unemployed parents (24 [41%] fathers) (35 [59%] mothers) who were unemployed for less than one year. Over half the participants indicated that unemployment negatively affected their well-being and families (Frasquilho et al., 2016). Women seem to have an easier time adapting to unemployment than men. Military spouses repeatedly experience disruptions in their employment due to military relocations (Wang et al., 2015).

Personal Finance Quality of Life

There are more duel-earning families that ever before (Johansson & Öun, 2015). Little and Hisnanick (2007) confirmed Hosek, Asch, Fair, Martin, and Mattock's 2002 study that military families earned on average $10,500 less than civilian families, and $5,643 could attribute to the lower earnings of military wives. In the 2008 Active Duty Spouse Survey (ADSS), 9,016 spouses responded to the survey (Defense Manpower Data Center [DMDC], 2009). The results from the survey showed that 39% (3,516) of spouses stated they needed a second income to achieve the desired standard of living (DMDC, 2009). Additionally, the 2008 ADSS survey indicated the military families in the report that 38% (2,426) had trouble making ends meet; 21% (1,893) had trouble paying bills; 13% (1,172) received pressure from bill collectors; and 5% (450) were behind in their mortgage or rent (DMDC, 2009).

In the 2012 Survey of Active Duty Spouses, indicated enlisted members have more financial problems than officers do (DMDC, 2014). The most common financial issue cited is trouble paying debts, bills, or mortgage (DMDC, 2014). In the early to mid-70s military wives worked outside the home for personal growth and mental stimulation (Grossman, 1981). In the late-70s, the rising inflation and small military pay increases forced many wives into the labor market to sustain the family's financial obligations (Grossman, 1981). Now, in the 21st century, 76% of the military spouses are either employed or actively seeking employment (Bradbard et al., 2014). As families' financial needs increase, more women have joined the labor force even while juggling childcare requirements (Richomme-Huet & Vial, 2014). Spouses' employment is a vital source of income for most military families, and 76% of spouses work to help pay basic family expenses (DMDC, 2009). The frequent military relocation reduces total household income potential relative to civilian families (Carlson, Nelson, & Skimmyhorn, 2016).

In fiscal year 2013, the Agriculture Department indicated 2,000 active duty families received assistance from the supplemental nutrition assistance program (SNAP), a program that provides nutrition assistance to low-income households (Gray, 2014). Military spouses cite employment status as a cause for financial-related problems (Bell et al., 2014). Military spouses are likely to be underemployed in regards to their career profession and will earn less money (TRE & DoD, 2012). Military members choose to depart the service because of the excessive and unexpected workload, extended periods away from the family, desiring to secure educational and social stability for their family, and increase financial support for the family (Runge, Waller, MacKenzie, & McGuire, 2014).

In summary, the use of ST as the lens is beneficial to researchers when viewing multidisciplinary systems and their related issues (Adams et al., 2013). Parallel to Puteh et al. (2015), in my study, military spouse business owners utilize KSAs to sustain and achieve competitive advantage for their business. The education obtained by women business proprietor is vital to the creation of their entrepreneurial ability, thus leading to a successful business (Berggren & Olofsson, 2015). The older literature indicated women business owners have a lower level education; however, current studies show a higher level of education for business proprietors (Costin, 2012). Robichaud et al. (2015) posited the majority of women business proprietors have previous work experiences that are an intangible asset that have an impact on successful businesses. Costin (2012) denoted that training of women business owners is important in contributing to their business and management experience. The discriminating factors of education and life experiences of women business proprietors have negative connotations, but the positive undertones to the discrimination are self-discipline, perseverance, and patience (McGowan et al., 2016). Women, whose father and husband are/were business owners, are more apt to be business owners (Junquera, 2011). Rauch and Rijsdijk (2013) indicated the increase in KSA for small business owners raises the opportunity for business growth and lessen the odds of business failure. Therefore, the more KSAs military spouse business owners possess increases the business owners’ opportunities to sustain and have a successful business because of the knowledge and experience the business proprietor obtained.

Transition

The review of the literature regarding how frequent military relocations affect military spouse owned business revealed there is limited information available about military spouse business owner, but an abundance of information about women business owners. I discussed some of the barriers women business proprietors might overcome and obstacles related to the military spouse business owner to operate a profitable business. In addition, I discussed the conceptual framework theme from the ST as it pertains to women small business owners. The concepts of the ST are the internal and external factors that work together to accomplish a common goal (Johnson et al., 1964). The skills and competencies acquired by business owners through education and experience help small business owners to act innovatively and contribute to economic productivity in operating a small business (Seong-O & Patterson, 2014). In Section 2, I addressed the purpose of the project, the role of the researcher, and targeted participant selection. Also, addressed is a more detailed presentation of the research design. Section 3 contains the presentation of findings from the research, professional practice, proposed implications of social change, the recommendation of action from the findings, and suggested areas for further research.

Section 2: The Project

Military spouses relocate more frequently than their civilian counterparts (Hosek & Wadsworth, 2013) causing the military spouse to transfer jobs more frequently (Bonura & Lovald, 2015). Because of the frequent military relocation, 28% of military spouses start their own business (Bradbard et al., 2014). I explored the use of systems theory consisting of education, work-life experience, and cultural upbringing to create strategies for military spouse small business owners to utilize in order to operate a profitable business. Section 2 of this qualitative case study proposal contains the purpose of the study and a discussion of the role of the researcher, participants, research method, design, and population sampling. I identified the data collection and analysis methods in the section as well as techniques employed to ensure the reliability and validity of the research.

Purpose Statement

The purpose of this qualitative exploratory multiple case study was to explore the strategies that women military spouse who are small business owners used to sustain their businesses during a military relocation. For the purpose of this study, sustain means to continue to operate a business and meet the organization's goals. The targeted population consisted of five women military spouse small business owners located near Shaw Air Force Base or Fort Jackson, South Carolina, who continued their businesses when required to relocate. The contributions to best practices in business via the findings of this study may provide insight and strategies to assist military spouses or other individuals who want to start a business to gain independences and improve their family's financial condition. The implication for positive social change included the potential to create new employment opportunities, growth, and innovation in communities and the economy.

Role of the Researcher

Park and Lunt (2015) conducted in-depth interviews as the primary data collection method for their research. Following Park and Lunt, I collected data by interviewing and listening to participants, and ask stimulating questions to gather vital data relating to my topic. Holcomb and Davidson (2006) posited the use of audio taping interviews is not a new technique and will eliminate note taking that can disrupt the flow of an interview. Therefore, I used a recording device to assist me in capturing the data from the interview session. Comparable to Halpern and Leite (2015), my relationship to the research topic, participants, and area is that I retired from the U.S. military at Shaw Air Force Base, South Carolina, located in the town of Sumter, South Carolina, and there is probability that I might know the interviewees. In addition, while on active duty, I owned a business.

Following Walden University (2014) ethical standards, I abided by the policies and procedures through the completion of this research. Complying with Walden University's established ethical standards are mandatory in preserving the quality and ensuring relevance of this study (Walden University, 2014). Walden University's Institutional Review Board (IRB) approved all aspects of my study before the commencement of the research (Walden University, 2014). Walden University's IRB approval number for this study is 01-11-17-0258628 and it expires on 10 January 2018. Gibbins, Bhatia, Forbes, and Reid's (2014) qualitative study of patients with advanced cancer received ethic approval, and all participants signed consent forms. Parallel to Gibbins et al., (2014) and Walden University (2014), the information in my consent form provided (a) a brief description and purpose of the study, (b) sample questions, (c) risks and benefits of partaking in the study, (d) confidentiality statement, (e) ethical protection to the participants, and (f) my contact information if the volunteer members have questions concerning the research.

In alignment with the *Ethical Principles and Guidelines for the Protection of Human Subjects of Research*, also known as the Belmont Report, I treated the interviewees with respect, beneficence, and justice. I ensured they are free from harm and enforce the ethical standards of the law in this research as required by the U.S. Department of Health & Human Services, National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research (1979). My Collaborative Institutional Training Initiative (CITI) number is 5225507. I accurately collected data that is suitable for my research topic and report valid and truthful information obtained from the participants. At all times, I respected of the participants' human rights.

The identification and management of my partialities will help with the integrity of the data collection and analysis process. Following Qu and Dumay (2011), in my research, I lessened personal bias by utilizing unbiased interview techniques of asking open-ended questions in a neutral manner, listen intently, and ask any follow-up questions to the interviewee's response. Data collection in a case study is through interviews, observations, and documentation (Cronin, 2014). Following Cronin, my study consisted of interviews and documentation.

The rationale for the use of the interview protocol is to collect relevant data for the research topic to obtain the perspective from the interviewees (Baškarada, 2014). The delivery and explanation of the research topic, by the interviewer, is the primary strategy for the interview process (Lee, Thompson, Whybrow, & Rapley, 2016). The objective of interviewing is to learn as much about the subject matter as possible, in spite of the challenges, the interviewer and interviewee incur (Bewley, 2002). Asking interviewees to describe their activities can be strenuous on the interviewee and interviewer (Roulston, 2014).

Participants

In Bischoff and Wood's (2013) research, the researchers conducted in-depth interviews with South African small business owners. Following Bischoff and Wood, I researched small business owners, but the participants in my research will be military spouses' small business owners stationed at Shaw Air Force Base or Fort Jackson, South Carolina, who sustained their businesses during a mandatory military move. The participants shared the strategies they used to operate their business during a mandatory military relocation. Altinay, Saunders, and Wang (2013) explored the impact on the development of customer relationships by ethnic minority small businesses located in London, United Kingdom. In line with Altinay et al.'s research, interviewees in this study are small business owners. Josien (2012) conducted research on a sample of 1,003 small business owners to determine if there were any differences in risk propensity between the small business owners. Following Josien, for my study, I used military spouse small business owners who have experienced operating a business while simultaneously relocating and can provide reliable information about the phenomenon research.

Gaining access to interviewees is paramount, as in Tlaiss (2015) examined how Islamic business ethics influences Middle Eastern women business owners gained access to participants via personal networks of the researcher. Following Hate et al. (2015) and Tlaiss, I solicited volunteers using military spouse clubs, personal contacts, and face-to-face informing potential participants about the purpose of the study and the prerequisite to participate (Appendix C). Following Hou and Lampe (2015), I used Facebook and other social media sites to solicit participants.

The foundation of a good working relationship with the participants is the development of trust and openness as in the research by Bourne and Calás (2013). Tlaiss (2015) and Sims, Neese, Sims, and Anderson (2105) used a mixed sampling strategy to establish a good working relationship with the interviewees. Developing the network of personal trust assist with obtaining richer data and facilitate a smoother interview process (Park & Lunt, 2015). The more familiar the participants are with the researcher could improve the probability that the interviewees will provide enhanced reliable answers (Halpern & Leite, 2015). Qu and Dumay (2011) provided information on the use of interviews in research by creating a good working relationship with the participants, and utilizing the learned techniques to set the interview tempo by keeping the discussion flowing, and exercising patience and a non-judgmental attitude. Following Qu and Dumay's lead, I exercised the tools of interview technique. While building rapport with the participants, I provided information about my research by furnishing a copy of the sample questions (Appendix A).

Participants involvement in a research study is required to meet the criteria established for the study (Zanini et al., 2015). In Awad's (2014) research, college students studying foreign languages beyond the college requirement for the students' degree program were selected by their professors to partake in the study. In research conducted by Wang, Duan, and Yu (2016), the founder of the organization determined the criteria to partake in the research and selected the participants to partake in the interview process. The criteria to participate in my study, the participants were military spouses of the U.S. Armed Forces located near Shaw Air Force Base or Fort Jackson, South Carolina, who own or have owned a business and successfully implemented strategies to sustain their business when they relocated due to military requirements.

Research Method and Design

The qualitative research method is recognizable by researchers for the use of semistructured interviews, and the specific purpose is to address the *what* answer (Bailey, 2014). Illustrated by Yin (2012), the qualitative research method is pertinent in meeting the goal of this study to explore military spouses' implementation of strategies to sustain their business operations while relocating. Yin wrote that case studies are the preferred design when the focus is on a current real life event. This qualitative case study explored the strategies that women military spouses engineered and/or implemented while simultaneously operating a small business and relocating.

Research Method

In the qualitative methodology, the researcher brings the viewpoints, experiences, and understanding of the chosen research study to the reader (Starr, 2014). The qualitative research method can include semistructured interviews with questions about the current studied phenomenon (Bailey, 2014). Hazzan and Nutove (2014) focused on the lack of a teaching framework of qualitative research methods courses, which help researchers, comprehend people and their behavior social and cultural context. Following Hazzan and Nutov, a qualitative method assisted in understanding the strategies military spouse small business owners used to operation a business when confronted with frequent military relocations. The quantitative method is appropriate to a study that answer the questions of *how many* or *how much* and not *what* of *a* social behavior or experience of people (McCusker & Gunaydin, 2015).

In quantitative research, the abstraction of phenomenon data utilizes numerical figures analyzed by employing mathematically based methods (Yilmaz, 2013). The empirical research of quantitative methods tests a theory measured with numbers and examined with the statistical manner to determine theory verification (Spillman, 2014). The numeric analysis data in quantitative research confirms the relations between the measuring variables (Landrum & Garza, 2015). My research did not include any numerical or mathematically based process to test any theories; therefore, quantitative research is not suitable.

Poth and Onwuegbuzie (2015) defined mixed method research as the integrated parts of qualitative and quantitative research methods that contribute to a better understanding of research topic. The mixed method research approach is a combination of qualitative research method and quantitative research method, either concurrently or sequentially, to comprehend a phenomenon of interest (Venkatesh, Brown, & Bala, 2013). The mixed method incorporates hypotheses and statistical data from the quantitative approach to strengthen the data from the qualitative method (Van Griensven, Moore, & Hall, 2014). The mixed method would not be suitable for my research. I did not prove any hypotheses or analyze quantitative data, but I explored the strategies military spouse business owners used to operate a business while simultaneously relocating.

Research Design

Mukhopadhyay and Gupta (2014) posited that case study, ethnographic, narrative, and phenomenological are the primary designs of the qualitative methodology. Yin (2012) wrote that case studies are the preferred design when represented with questions that focus on current real-life events. This qualitative multiple case study allowed me to explore *what* strategies military spouses used to engineer and/or implement to operate their small businesses while concurrently relocating. Of the six types of case studies described by Baxter and Jack (2008), I focused my research on the exploratory case study model. In an exploratory study, the researcher explores the phenomenon that has no clear, single set of outcomes (Yin, 2012). The multiple case studies contain more than one single case within the research (Hebert, Takupiwa, Honest, & Ephraim, 2013). For this study, each military spouse business owner is a single individual case study.

Other research designs are inappropriate for my research because the requirements are not in line with the chosen research approach. Ethnography relates the cultural phenomenon that requires observations and involvement with the people in a close setting to collect data (Liberati et al., 2015). In this study, the collection of data does not include direct observation. The perspective of narrative research intertwines the past, present, and future where the present if combined with the reminiscence of the past and the anticipation of the future (Garud & Giuliani, 2013). In this case study, I explored how military spouse business owners executed strategies to operate a profitable business while simultaneously moving and not collecting past stories about the operation of the company. Tuohy et al. (2013) describe the phenomenology design as lived occurrence or the description of the phenomenon characteristics in the first person setting rather than the individual's experiences as in the case study. The case study is appropriate to gain more understanding and insight of military spouse small business owners used for various strategies to operate a profitable business while concurrently relocating vices providing the description of their lived experiences.

Data saturation initially developed for grounded theory studies applies to all qualitative research that uses the interview protocol as the primary source of data (Marshall, Cardon, Poddar, & Fontenot, 2013). When the redundancy or duplication of data starts to emerge data saturation is achieved (Marshall et al., 2013). The analysis of the data from the semistructured interviews will determine data saturation when there is no new additional data, themes, or codes collected (Marshall et al., 2013). Guest, Bunce, and Johnson's (2006) conducted a study and reached data saturation after the sixth interview. The achievement of data saturation varies amongst the different study designs (Fusch & Ness, 2015).

Population and Sampling

The use of census sampling method in a study requires the sampling of all individuals that meet the established criteria to be in the population (Rahimi et al., 2015; Žaliūnienė, Aleksejūnienė, Brukienė, & Pečiulienė, 2015). Lavasani, Weisani, and Shariati (2014) used census sampling, from faculties in psychology and educational science in Tehran City, to analyze students’ goals, motivation, and anxiety. Following Lavasani et al.’s technique, I employed census sampling with a population of five military spouses of the U.S. Armed Forces located near Shaw Air Force Base or Fort Jackson, South Carolina, who own or have owned a business and successfully implemented strategies to sustain a business when they relocated due to military requirements.

The sample size is an estimate of the number of participants selected for the research and is a vital part of the research design (Rao, 2012). Fusch and Ness (2015) posited that a researcher should choose a sample size that provides the best opportunity to reach data saturation. For my study, the best number to reach data saturation is five military spouse business will owners (volunteers) who meet the established criteria; however, additional interviews took place to reach data saturation. Nelson and Daniels (2014) selected a company in a specific location in Northern California and established the criteria for the participants to be employees who worked for managers who were previously peers. Following Nelson and Daniels’ format, for my study, I selected a specific area in South Carolina and limited the research participants' criteria to military spouse small business owners who sustained their businesses during a mandatory military move.

The explanation of data saturation is when no new additional data, themes, or codes added to the study during the data analysis and information is repetitive (Shahgholian & Yousefi, 2015). In studies using interviews, the number of participants interviewed to obtain data saturation is an undetermined number (Francis et al., 2010). Following Ekanem (2015), for my study, the collection of data is the semistructured interview and archival documents. The semistructured interviews consist of open-ended questions allowing the researcher to ask probing questions to delve deeper into relevant information (Bosua, Evans, & Sawyer, 2013). Interviewing is a method that can be used strategically to obtain and learn as much as possible about the research subject matter (Lee et al., 2016). Following Truglio-Londrigan's (2013) member checking procedure, I reviewed the interpretation of the semistructured interview and archival documents with each of the appropriate participants for validation and ask probing questions, if required. During the data analysis, data saturation occurs when there is no duplication of data, themes, or codes added to the research (Marshall et al., 2013).

The participants in Loo, Cooper, and Manochin's (2015) study held the criterion of undergraduate management accounting students. Demonstrated by Loo et al., to participate in my study specific criteria applied, the individuals must be the spouse of a military person stationed near Shaw Air Force Base or Fort Jackson, South Carolina, own or have owned a business, relocated or operated their business while encountering a military relocation, and be willing to participate in the study. Interview locations may vary depending on the needs of the researcher and the availability of the participant. For example, Chou, Lai, and Liu (2013) interviewed participants in their homes. O'Reilly, Wilkes, Luck, and Jackson (2014) allowed the respondents to choose a location away from their offices. Hodges et al. (2015) emphasized that the location must be convenient for the interviewee. I interviewed the participants at a mutually agreeable location away from the work site to avoid distractions.

Ethical Research

Le and Raven (2015) conducted research to study the motivation, perceived success, and problems of women small business owners in rural Vietnam. Prior to the start of the survey, the project officer read the Institutional Review Board (IRB) instructions/consent form to the participants (Le & Raven, 2015). The participants understood the consent verbiage read to them and signed the agreement/consent form (Le & Raven, 2015). As exhibited by Le and Raven, in this study, the consent form provided information to potential participants about the security, confidently, and use of information collected. Qu and Dumay (2011) stated that the researcher must obtain the participant's consent to participant in the interview. Therefore, in this study, I read the consent form to the interviewees before the start of the interview to ensure of the participants' understanding. Participants have the right to withdraw anytime up to the data analysis stage in the research without any consequences (Plauche, Marks, & Hawkins, 2016). In line with Bodaghi, Cheong, and Zainab's (2015) qualitative study of visually impaired persons, applicants can withdraw at any point up to the data analysis stage of my research. Le and Raven paid members to take part in their research; however, I did not provide incentives for individuals to participate in my research. Robinson (2014) stated not to offer a financial incentive to avoid participants from fabricating information to obtain the money. Obtaining data that represent and display the interviewees' real lives deserve the utmost of confidentiality and protection (Neale, 2013). As demonstrated by Neale, if selected, participants volunteered to take part in the study, and reviewed the written consent form each time a meeting took place with the individual. In Le & Raven's data collection process, the researcher read the consent form to the participants, the member understood the content of the consent form, and voluntarily signed the form before the distribution of the survey. Therefore, I emailed the consent form to the participants for review and had each participant sign the consent form at the interview location. Following Walden University (2014) IRB process, the preservation and protection of the collected data will be for 5 years to protect the participants' rights. In Bourne and Calás' (2013) ethnography research of 10 women small business owners, each received a pseudonym. Following Bourne and Calás, to protect the participants' identity, I assigned each participant a pseudonym and identified each interviewee within the research with the assigned pseudonym.

Data Collection Instruments

In qualitative research, part of the study is the researcher (Houghton et al., 2013). As the researcher, I was the primary data collection instrument, Mukhopahyay and Gupta (2014) stated the researcher's first key step is selecting the research subject and method. Powell (2013) used a digital recorder to document the interview sessions and each participant created a diary to annotate their night shift experiences, feelings, and thoughts. For my research, I used several additional tools to assist me in data collection including a notebook, writing utensils, Smartpen, desktop and laptop computers, and a handheld audio recording device. The technique used to gather data for my research is the semistructured interview method and archival documentation from the participants. The semistructured interview accentuate on the subject matter processes and meanings (Denzin & Lincoln, 2013). The semistructured interview technique and archival documents add strength to the qualitative research (Aborisade, 2013).

As exhibited by Seierstad and Kirton (2015), the semistructured interviews consisted of open-ended questions that permit more freedom of expression from the interviewee. Ciasullo and Troisi (2013) conducted research using the semistructured interview method. Also, the semistructured interview allows the researcher to probe further into the subject (Aborisade, 2013). I used the semistructured interview method for my research.

For archival documents, research by Grant, Berg, and Cable (2014) of the Make a Wish Foundation, obtained more than 100 archival documents comprising of the mission statement, chapter newsletters, event invitations, weblogs, and agendas. Moreover, in Liu, Zou, and Gong’s (2013) research, archived documents included information on the company’s website, internal documentation, and annual reports. Ciasullo and Troisi (2013) obtained the corporation’s annual reports, the code of conduct, code of ethics, and socio-environmental reports for analysis. Shadowing Grant et al. (2014) and Liu et al. example, I requested and reviewed business archival documents, e.g., financial reports, press release, etc. to support the strategies used to operate a business during a military relocation.

Member checking is a method used to boost the reliability and validity of the study (Houghton, Casey, Shaw, & Murphy, 2013) by allowing the interviewee to review the interpretation of the interview session for accuracy (Truglio-Londrigan, 2013). Ciemins, Brant, Kersten, Mullette, and Dickerson (2015) conducted member checking by providing the participants with preliminary findings to ensure the researcher capture the data as well as the interpretation accurately to reflect the participants' experiences. For my research, I followed Ciemins et al. member checking process by providing the interviewees an interpretation of the data collected from the interview to validate the accuracy of the interview synopsis and asked additional probing questions, if required. I used member checking to solidify the rigor and trustworthiness of my research by asking follow-up questions during the interview. In additon, for validation, I provided the interviewees with an interpretation of the data collected from the interview and asked additional probing questions.

Interviewing is a flexible and useful tool to capture the essences of people lived experiences (Rabionet, 2009). Jacob and Furgerson (2012) stated that before conducting an interview; develop a script to guide the interview process. The introduction of the researcher is very vital because it establishes the rapport with the interviewee (Rabionet, 2009). The interview protocol consists of a script the interviewee would convey during the interview process, a list of interview questions, and the consent form (Jacob & Furgerson, 2012). The use of opened-end questions in the interview process allows the interviewee to provide as much information as they desire and allows the interviewer to ask probing follow-up questions (Turner, 2010). For my study, the location of the interview protocol is in Appendix A and the interview questions at Appendix B.

Data Collection Technique

The purpose of triangulation is to provide an in-depth understanding of an occurrence (Denzin & Lincoln, 2013). For this study, I employed methodological triangulation based on semistructured interviews and archival documents to explore the use of strategies by military spouse small business owners to operate a business during a military relocation. Qu and Dumay (2011) posited the design of semistructured interview is to interject with probing questions to bring out detailed responses. Semistructured interviews are the most popular because of their attributes of flexibility, accessibility, and capable of extracting important data (Seierstad & Kirton, 2015). As demonstrated by Bodolica and Spraggon (2015), I used the semistructured interviews, which allows me to delve deeper and ask probing follow-up questions to interesting answers provided by the respondents. Before each audiotaped interview session, the interviewee mut read and signed a consent form (Lou & Dahesihsari, 2013). Following Lou and Dahesihsari, I audiotaped of the interview sessions to ensure accurate articulation of the data collected from the interview sessions. In parallel with Chien, Liao, Walters, and Lee (2016), the participants received a synopsis of their answers to review for accuracy, to add more data, and provide the researcher an opportunity to ask additional questions.

The use of archival documents supported the answers obtained from the semistructured interviews. In Grant et al.'s (2014) research, on how self-identified job titles decrease job burnout, stress, and emotional exhaustion, employed archival documents, interviews, and observation to establish triangulation. Exhibited by Grant et al., in my study, the use of archival papers is one part of the triangulation that provides information about strategies military spouse small business owners used to operate a business when confronted with frequent military relocations. Jaskiewicz, Combs, and Rau (2015) used archival records to support data extracted from 21 families who own and operate wineries in Germany. Archival records collected from guides, government reports, journals, and publications from local and national associations provided additional information about the phenomena; and verified and clarified data acquired by the interviewees (Jaskiewicz et al., 2015). Richter-Sundberg, Nyström, Krakau, and Sandahl (2015) used archival documents in a study to investigate factors that played a part in the failure of a randomized clinical trial. Following Richter-Sundberg et al.'s technique, in my study, the use of archival documents contributed to the support of information obtain from the semistructured interview session.

The advantage of audiotaping of the semistructured interviews allows accurate transcription of the interview sessions (Aborisade, 2013). The accuracy transcriptions of the interview session permit the researcher to provide a correct synopsis of the interview session to the interviewees (Aborisade, 2013). The disadvantage of using interviews is the logical and illogical behavior of the respondents (Bewley, 2002). The researcher should carefully prepare the interview questions to ensure the questions are not leading the interviewees to an answer, and the semistructured interview can require an abundance of resources (McIntosh & Morse, 2015). The advantage of archival documents helps verify the data received from the interviewees (Jaskiewicz et al., 2015). A disadvantage of utilizing archival documents is the time involvement of researching through historical documents (Khavul, Chavez, & Bruton, 2013). The consolidation of data from qualitative methodology may provide a disadvantage to the researcher because there could be an endless amount of data for creative interpretation analysis (Denzin & Lincoln, 2013). However, the methodological triangulation of semistructured interviews and the use of crosschecking archival documents can solidify the authenticity of the information (Liu et al., 2013).

After the selection of participants for the study, data collection occurred by reviewing documents and conducting face-to-face interviews with military spouse small business owners who experienced a military relocation while simultaneously operating a business. Participants reviewed the interview synopsis for accuracy and provided comments. The use of member checking permits precise documentation of the interviewees' strategies and strengthens the credibility of the study (Shavers & Moore III, 2014). The collection of information from multiple sources through methodological triangulation is a fundamental strength to the trustworthiness of case studies (Yin, 2012). Walsh (2013) described methodological triangulation as validating the findings from various independent sources of one phenomenon. In line with Khavul et al. (2013), I used the semistructured interview protocol and archival data for methodological triangulation to support the data retrieved from the research participants. Member checking can help a researcher achieve dependability, credibility, and confirmability of the study (Truglio-Londrigan, 2013). For this study, I employed member checking by asking probing questions during the interview, provided the interviewees with the interpretation of their answers from the interview questions for validation, and the researcher asked supplementary questions.

Data Organization Techniques

In the qualitative research method, interviews have become the primary way to collect data (Pierre & Jackson, 2014). The data collection occurs in a face-to-face encounter at the participant’s desired setting (Pierre & Jackson, 2014). The use of technology software packages is the preferred method to organize my data to save cost (time and money) and loss of data (Tessier, 2012). I used the NVivo® 10 software or the most current NVivo® software to keep track and organize the data and as a backup method, I used an Excel® 2007 or the most current version of Excel® spreadsheet. Following Bourne and Calás’ (2013) example, I generated a legend and assign participants’ pseudonyms to protect their privacy. Bosua et al. (2013) conducted research to explore 12 businesses about the use of social network and social media innovations. Bosua et al. separated the businesses into 12 case studies by the utilization tables to input data. Illustrated by Bosua et al., I used an Excel® 2007 spreadsheet to categorize the interviewees assigned pseudonyms and to organize the information attained from the interview, field notes, and archival documentation.

Powell’s (2013) research explored the critical components night-shift nurses make in hospital care by interviewing nurses and documenting field notes. As in Powell’s technique, I took field notes. The use of field notes in Tobiano, Chaboyer and Mcmurrary’s (2013) study supported the observations and description of the nonverbal communication of hospitalized patients' family members during the occurrence of the nurses' bedside changeover. Taking field notes during and after the interview is a more superior method than exclusively using verbatim-transcribed interview (Valtakoski, 2015). In conjunction with the transcription of the interview sessions, I deciphered the field notes in a fashion similar to Tobiano et al. (2013). I used a smart pen to transcribe my field notes, and I manually transcribed or hired a professional company to verbatim transcribe the audio recording interviews to a Microsoft Word® 2007 or the most current version of Microsoft Word® document. The transcription company's top priority is confidentially and requires their employees to sign a nondisclosure statement. For additional protection of participants' confidentiality, during the interview, I used only the first name of the members and use a pseudonym to name the files sent to the transcription company.

Hauck, Ronchi, Lourey, and Lewis' (2013) data about pregnant women's challenges and enablers around decreasing or stopping smoking were stored on a password-protected computer. Following Hauck et al., for my study, the storage of all copies of the research materials (documents, interview recordings, interview transcripts, pseudonym listings, and coded data files) is on a password protected desktop computer. In line with Baxa (2015), the destruction of the research data will take place after the 5 years required time. A password protected personal residential share drive served as the backup systems for archival material. O'Reilly et al. (2014) stored participant's confidential data in a locked filing cabinet. Demonstrated by O'Reilly et al., I used a locked filing cabinet to secure my handwritten notes from the interview, pseudonym of the participants, and themes. I possessed the only key with access to the filing cabinet. The U.S. Department of Health & Human Services, Human Subjects Research (2009), the 45 Code of Federal Regulations (CFR), Part 46, indicated preservation of research correspondence is at least 3 years. I securely stored all data related to the study for 5 years and destroyed the data after the 5-year period.

Data Analysis

Jabbour, Santos, and Nagano (2010) used methodological triangulation to analyze the human resource management contribution to ISO 14001 certified environmental Brazilian companies. Following Jabbour et al., for my research, I used methodological triangulation through semistructured interviews and analysis of archival documents. When using methodological triangulation, data collected from archival information should support the data points obtain from the semistructured interview (Jabbour et al., 2010). Following Awad (2014), the triangulation of the data is based on methodological triangulation and member checking. The use of methodological triangulation strengthens the qualitative research methods (Jick, 1979) as a check and balance to confirm if the strengths and limitations from multiple sources to support the same conclusion (Yu, Abdullah, & Saat, 2014).

I analyzed the data from the semistructured interview sessions for content consistency and ask the interviewees to provide archival documents to show the profitability of their business during a military relocation. The archival documents are organized by prior, during, and post a military relocation. Following Plauche, Marks, and Hawkins (2016), after each interview session, the transcription of the audiotaped interviews, as well as the field notes describing the natural setting, the interview sessions, and emotional aspects, took place. Parllel to Årlin, Börjeson, and Östberg (2015), after the interview, I used member checking to have the participants verify my interpretation of their remarks and asked probing questions to ensure data saturation. Loh and Dahesihsari (2013) used content analysis to analyze the data of their research of how Indonesia women encountered the challenges of businesses ownership on a daily basis. Following Loh and Dahesihsari, in my study, the content analysis of the transcribed interview data and the archival documents are broken down into themes to reflect the strategies the small business owners implemented to operate a business while enduring a military relocation. Content analysis consists of listing the features, from the transcripts, associated with subject matter and establishes categories developed into typology (Ekanem, 2015). From the coding, themes will emerge, identified, and described (Sundaramurthy, Musteen, & Randel, 2013). Following Helin and Jabri (2016), after the completion of the data analysis, the interviewees reviewed the results of the analyzed data for accurate interpretation.

In Ramirez's (2013) case study about school bullying, the use of the NVivo program analyzed the data from the interview sessions. As demonstrated by Ramirez (2013) process for data analysis, I entered the data from the transcribed interview transcripts and data from the archival documents into the NVivo® 10 software program. The use of computer technology assists with detecting themes and categories in the research (Sundaramurthy et al., 2013). Following Seierstad and Kirton (2015), I looked for ideas, opinions, key words, strategies, and thoughts frequently used by the interviewees. The backup to the NVivo® 10 software program for my study is Excel® 2007. Content analysis brings out the various themes denoted by the candidates (Yusuff, 2013).

The comparison of the themes to the literature review and conceptual framework is beneficial to substantiate the findings. Yusuff (2013) collected data using semistructured interviews and analyzed the information using content analysis. The use of a software tool or database is ideal to enhance the ease and organization of the content analyzes and raw data. After the completion of analyzing the interview transcription, following Gizir (2014), I organized the raw data into analytical categories. The use of NVivo® 10 and Microsoft Excel® 2007 enriches the reliability of the study and for ease of tracking/retrieval of notes and documents (DeMassis & Kotlar, 2014).

Reliability and Validity

Reliability

In the qualitative research method, information must be valid and data credible to represent an accurate account of the information obtained from utilizing the methodological triangulation and the participants' view and experiences (Cronin, 2014). The validity of research outcome is important in qualitative research (Wang & Lien, 2013). Lincoln and Guba (1985) posited that the four aspects of trustworthiness are dependability, credibility, transferability, and confirmability that are pertinent for qualitative research to be authentic, reliable, and transparent. Member checking can help a researcher achieve dependability, credibility, and confirmability of the study (Truglio-Londrigan, 2013). For this study, I used the member checking to address dependability.

The achievement of dependability refers to the rational, traceable, and documentation of the research process (Kihn & Ihantola, 2015). Throughout the research process, the enhancement of reliability and dependability is via interview protocol, data saturation, and member checking (Kihn & Ihantola, 2015). The use of semistructured interview protocol allows the researcher to obtain rich, practical data about the study phenomenon (DeMassis & Kotlar, 2014). Morse (2015) posited that data saturation is the replication of data from the established sampling. In line with Morse, I continued the interviews until the achievement of data saturation. Member checking ensures the researcher capture the meaning of what was said. (Årlin et al., 2015).

Validity

In establishing credibility, member checking enhances the validity of the data collected (Grossoehme, 2014). Member checking is a way to reduce misrepresentation and misinterpretation (Årlin et al., 2015). Interviewees play a significant role in member checking by reviewing the intrepretation of the interview (Harvey, 2015). DeMassis and Kotlar (2014) suggested researchers integrate member checking to give the informant an opportunity to validate their data and the researcher the option to ask follow up questions. Following DeMassis and Kotlar’s instruction, I provided the interviewees with a copy of the interview synopsis to authenticate for accuracy and asked any needed follow up questions.

The precise and accurate description of the research provides as many details as possible so the reader can make an intelligent decision about the transferability of the research finding to the particular framework (Wang & Lien, 2013). Baxter and Jack

(2008) described six different types of case studies. Of the six types of case studies, I focused my research on exploratory study types. In exploratory research, the researcher explores the phenomenon that has no clear, single set of outcomes (Baxter & Jack, 2008). Indicated by Baxter and Jack, my research will have limited transferability because I employed the exploratory multiple case study. Following Morse (2015), I provided a rich and thick description of my study for future and further research, including accounts of the context, research methods, examples of raw data, and presentation of the findings.

Closely linked together are confirmability and dependability, and the formations of both are similar (Houghton et al., 2013). Confirmability refers to the objectivity of the research and triangulation of methods strengthened the objectivity (Poggenpoel, Jacobs, Myburg, & Termane, 2017). The construction of the enhancement of confirmability is by the researcher establishing a rapport with the interviewee by building a climate of trust, so the interviewee will feel comfortable sharing their true experiences (Glass & Cook, 2016). Following Lincoln and Guba's (1985) framework, I achieved confirmability by using member checking, triangulation, and providing a thick description.

The pinnacle of data saturation for my study took place by applying member checking. The geographical homogeneity target population for my study is five military spouses of the U.S. Armed Forces located near Shaw Air Force Base or Fort Jackson, South Carolina, who own or have owned a business and implemented strategies to remain in operation when they relocated. Guest et al. (2006) stated to use the minimum number of interviewees to have a solid understanding of the phenomenon. Joslin and Müller (2016) posited that by triangulating the researcher could increase reliability and overcome the weakness and biases of the data source. Parallel to Bosua et al. (2013), I exercised methodological triangulation by conducting semistructured interviews, in addition to, examining archival documents. During data analysis, when the repetition of data starts to emerge, the achievement is data saturation (Marshall et al., 2013).

Transition and Summary

Section 2 in my research included the purpose of the study; described the role of the researcher and participants; expand on the research design and population sampling; and described the analytical methods used to study military spouses who are small business owners who encounter frequent military relocations. The qualitative case study facilitated exploration of the use of systems theory to construct strategies military spouse small business owners applied to operate a profitable business during a military relocation. The gathering of data included performing semistructured interviews and obtaining archival documents to build understanding and knowledge; and obtained strategies used to sustain a business during a military relocation. Section 3 contains a summary of the findings and the presentation of the results of the analysis of the collected data. In addition, Section 3 provides a discussion about the application of the findings; how the results are tangible to affect social change or behavior; and concludes with recommendations and reflections arising from the accomplishment of the study.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative exploratory multiple case study was to explore the strategies that women military spouse small business owners used to sustain their businesses during a military relocation. I explored the strategies used by five military spouse small business owners near Shaw Air Force Base and Fort Jackson, South Carolina. I conducted face-to-face semistructured interviews with five military spouse small business owners who relocated their business during a mandatory military relocation. Also, the military spouse small business owners provided business documentations (e.g., pamphlets and flyers) and their website for validity. The findings indicated that the military spouse small business owners predominately used identical strategies when sustaining their business during a mandatory military relocation.

Upon notification of the relocation, the military spouse small business owners in my study notified their clients that they were relocating. During the relocation process, four of the five military spouse small business owners had to sever ties with their clients due to the nature of their business and one military spouse small business owner limited business operations during the relocation process. After the relocation, four of the military spouse small business owner re-established their business. One military spouse small business owner tried to re-establish her business, but due to the various State restrictions, she decided to forego restarting her business. However, three of the five military spouse small business owners did not re-establish their business until the family settled at the new location.

Presentation of the Findings

The overarching research question for this study was: What strategies do women military spouses use to sustain their businesses during a military relocation? For my study, I conducted face-to-face interviews. I asked semistructured questions to gain an in-depth understanding of the strategies the military spouse small business owners used to sustain their business during a relocation. To enhance the methodological triangulation for my study, I reviewed documents (e.g., pamphlets and flyers) and websites, as well as my field notes. I offered a location to conduct the interview; however, I left the decision to the participants as to where they would like to carry out the interview. Each interview did not last more than 1 hour. After I conducted each interview and I sent the audiotaped interviews to Quick Transcription Service (QTS) for transcription. After I had received each transcription from QTS, I compared the audiotape recording with the transcription for accuracy. I wrote a synopsis of the interview from the transcription. I performed member checking by providing each interviewee an interpretation of the data collected from the interview to ensure accuracy and I asked additional probing questions. After member checking, I uploaded the interviews; data from the pamphlets, websites, and brochures; the interview synopses; and from member checking into NVivo Pro software for Windows to identify and used the content analysis method to reveal common themes. I replaced the name of each participant with a pseudonym to protect their identity. After completion of the content analysis, the following themes emerged: (a) small business, (b) work-life balance, (c) business finance, (d) barriers to business ownership, (e) initiatives to support military spouses, and (f) personal finance quality of life. The conceptual framework for this research was ST supported by sustainability theory, strategic management theory, and event system theory. Data obtained from the participants along with reviewed business documents reinforced the ST and the other theories related to ST. The emergent themes align with the conceptual framework.

Demographic Characteristics of the Participants

The military spouse small business owners that participated in the study met the criteria of being a military spouse stationed at Shaw Air Force Base or Fort Jackson, South Carolina and own or have owned a business and relocated their business due to a mandatory move (Appendix G). All the participants were college graduates. Three of the business owners relocated their business from an overseas location, were veterans, and had employees. All five of the business owners had websites and/or used social media for their business.

Emergent Theme 1: Small Businesses

Small businesses with less than 100 employees employ 34% of the small business workforce (U.S. SBA, Office of Advocacy, 2016). In this study, 100% of the military spouse small business owners employed less than 100 employees. In the review and analysis, three of the military spouse small business owners have employees working for the company, excluding the military spouse small business owner. The first 5 years of a business is the most vulnerable time with the highest failure rate (Zhao & Ha-Brookshire, 2014). In this study, 60% of the participants have been small business owners between 5 and 20 years surpassing the 5-year vulnerability period. The U.S. economy depends on small businesses to boost the economy (Bressler, Bressler, & Bressler, 2013). McDowell, Harris, and Geho (2016) posited that small business owners must combine their skills, capabilities, and resources to be competitive and successful. In the interview, Brenda and Lisa suggested that individuals find a business they like/love and the business will be successful because the member is doing something they like. Robichaud et al. (2015) stated the growth objective of small businesses owned by women is more non-economic (e.g. employees' growth, customer service, quality product) instead of economic (e.g., profit, turnover) objective. In the interview with Sophia, she does not consider her business a hobby because she wants her culinary business to grow and be the primary source of income for her family.

Systems theory, as described by Loosemore and Cheung (2015), aligned closely to the challenges military spouse small business owners endure in sustaining their business during a mandatory relocation. The ST provides alternative ways of thinking or approaches to conventional models of organizations (Gabriel, Bitsch, & Menrad, 2016). The business organization is a system of an interrelationship between elements that work together to accomplish goals, but a change to one element may cause a substantial shift in another component (Johnson, Kast, & Rosenzweig, 1964). Military spouse business owners go thru a significant change every 2 to 3 years when they relocate their business to follow the military member for career advancement (Eubanks, 2013).

Emergent Theme 2: Work-Life Balance

For the military spouse small business owners in this study, work-life balance was very important in the operation of the home life and the business. Agarwal and Lenka (2015) posited that women usually start their own business because business ownership offers autonomy, flexibility, and opportunity to earn a higher income or increase their work, personal, and family life balance. In the review and analysis, three of the study participants started a business because they saw a financial need and the desire to maintain family balance. Women commonly underestimate how owning a business will interfere with their family time and the family may hamper the growth or the success of the company (Carrigan & Joanne, 2013). To ensure the business do not affect the family bond, Shelby indicated "the family and the business must be partners and walk side-by-side. The business complements the family and not overtakes the family. The family is always first." This was confirmed by member checking.

From the interview, Sophia decided to establish a part-time business to maintain the balance between business and family. Sophia stated her primary strategy was to make sure the family was cared for…if the family was not taken care of, nothing else would work. Evidence from the interview indicated that Camille balanced her business and family by starting a home childcare provider business that allowed her to take care of her own children while bringing income into the household.

For balance, Sophia and Shelby's implementation of balance during relocation was by establishing a date to close the business; and stop taking new clients/conducting business trips and wrapping up any loose ends from prior business transactions, respectively. This strategy allowed Sophia and Shelby to balance their business operations while relocating their business and family. This was substantiated through member checking. Women become business owners with the desire for flexibility

(Verduijn & Essers, 2013). Business ownership gives women the opportunity to remain in the workforce and take care of their family (Hilbrecht & Lero, 2014).

From a business view, Kapsali (2011) expressed ST as an interrelated subsystem of people, processes, and technologies that work together towards the accomplishment of a common goal. In the data analysis exhibited the importance of work-life balance for the military spouse small business owner. Achieving a balance between work and family life is a goal, but the consequences of trying to meet the demands can be severe for the families and the business (Karkoulian, Srour, & Sinan, 2016).

Emergent Theme 3: Business Finance

During member checking, Lisa stated, “It was difficult to obtain a small business loan to start a business.” Lisa applied for a business loan at a large corporate bank, but the bank denied Lisa the loan because she lacked collateral and deemed a high risk. Lisa used her savings, money remaining from her college fund, and cashed in stocks from her grandparents to start her business. After the establishment of her business (15 years into business) it was easier for Lisa to obtain a small business loan to expand her company. A major part of business ownership is securing finance or credit (Carter et al., 2015). Access to external capital is a major obstacle hindering women business owners from starting or advancing their business (Ahmad & Arif, 2015).

During member checking, it was confirmed that Sophia used informal financing (e.g. savings and investments) to start her business. Sophia specified that she had looked at small business loans, but it was not financially sound because she was a trailing spouse. Sophia did not want to obtain an $80,000 loan when she knew her family would be relocating from Germany to South Carolina. With Sophia re-establishing her business in South Carolina, she was looking at obtaining a storefront and applying for a small business loan. A challenge for Sophia was locating grants for minorities, which she had heard so much about. Sophia stated, “Because she is a triple threat for business grants--a minority, a woman, and a veteran--locating and obtaining those business grants should be easy, but the search has proven different.”

In the interview, Camille indicated she started her business in Germany as a home childcare provider, she used informal financing because of minimum upfront startup cost and there was not a need to apply for any business loans. The air force base provided, free of charge, all the training, day care for her children during the training sessions, equipment, and toys to start Camille’s business. From member checking, re-establishing the home childcare provider business in South Carolina proved to be difficult due to the laws for home childcare businesses. In the interview with Camille, the startup cost to re-establish her business would be approximate $20K and the weekly day care fee would decrease 50% compared to what Camille was earning in Germany. Plus, in the States, there is minimal support from the local air force base for military spouses who live off-base and desire to start a home childcare provider business.

Data from member checking, Brenda used monies from her savings to establish her store front business. Brenda stated, “she does not depend on the income she attains from booth rent to sustain her business. If the renter decided to depart or not pay rent, she could still maintain her business on the income she brings in from her business and not depend on the income from the booth rent.” In the interview with Shelby, she used informal financing to launch her business. The information provided by the research participants supports Ahmad and Arif's (2015) evidence that women are more apt to use informal financing like family members, friends, saving or inheritance to finance their businesses.

Sustainability means the capacity to maintain or the ability to endure and adapt to existing conditions (Starik & Kanashiro, 2013). Military spouses move every two to three years to follow their active duty spouse (Gonzalez et al., 2015). Thus, military spouse business owners must adapt and move their business to trail their active duty spouse. The military spouse business owners must implement strategies to sustain their business during a military relocation. Dyllick and Hockerts (2002) posited that sustainability theory describes the goal of meeting or exceeding the company's economic goal without compromising the ability to meet the needs of the stakeholders. The review analysis revealed that military spouse small business owners ensure there is a market demand for the business to sustain and be profitable.

Emergent Theme 4: Barrier to Business Ownership

Findings from the data collection and literature review illustrated that being a woman can be a barrier to owning a business. Chiloane-Tsoka (2013) posited that being a woman is a barrier to sustaining business profitability. The gender barrier affects 9.9 million women small business owners (U.S. Census Bureau, 2015) and 1,756 military spouse small business owners (Bradbard et al., 2014). Thébaud (2016) theorized that life necessity pushes women into business ownership. Women are pushed into business ownership because of the lack of income, dissatisfaction with pay, difficulty finding employment or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). In the review and analysis, Camille and Lisa's circumstances supports Figueroa-Armijos and Johnson's theory of women pushed into business ownership.

According to Camille, in Germany, she found herself without a job and problematic obtaining employment with the federal government. Camillie stated, "There was a requirement for home childcare providers and she needed money to help support her family, so she signed up for the training." Camille noted the Airman and Family Readiness Center provided the training, childcare to those attending the training, and equipment--all free of charge--to military spouses who wanted to start a home childcare provider business. Findings from the data analysis and literature supported that Camille's seized the opportunity to take advantage of the program to start her business that offered flexibility to be home with her child and to bring income into the household. Member checking confirmed that there was no upfront cost and it filled a life necessity, it was an excellent program to fill Camille's financial and employment needs, and the start of her business.

In the interview Lisa revealed that she always wanted to start her interior design business, but worked part-time at design centers to obtain practice and experience. Lisa stated, "I wanted to obtain employment with a designer to get hands on experience before I started my own business." Noted in the interview, Lisa did not obtain employment with an interior designer, but she still started her interior design firm. Theoretically, Camille and Lisa's life needs support Thébaud's (2016) theory that life necessity pushes women into business ownership. Current literature and the data analysis support the finding that some women are pushed into business ownership. With women pushed into business ownership, this could be the cause of women business ownership outpacing men business ownership by 21% (U.S. Census Bureau, 2015a).

The result of ST examines the relationship between the numerous elements of the systems which boundaries are set to differentiate what elements are inside the system and what elements are the environment of the systems (Sexton & Stanton, 2016). In most societies environment, women experience discrimination and prejudice by virtue of their gender and being business owners (Belwal, Belwal, & Saidi, 2014). Women usually pushed into business ventures because of their lack of income; dissatisfaction with pay, difficulty in finding employment, or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). Women business owners experienced unique barriers specific to the social, political, religious, legal, and cultural environment (Braches & Elliott, 2016). The standard seems to be the suppression of women business owners by patriarchal norms and masculine cultures (Braches & Elliott, 2016).

Emergent Theme 5: Initiatives to Support Military Spouses

Findings from the data collection and the literature review indicate the initiatives to support military spouses need to be equal throughout the U.S. The professional license and certification portability initiative introduced by Mrs. Obama and Dr. Biden were beneficial to three of the participants in my study. In my review analysis of Brenda’s cosmologist license, I found that her cosmologist license is not always portable or reciprocated in other States. During the interview, I discovered that depending on the State, for Brenda to transfer her cosmologist license it can take a minimum of 6 months,

$300, and the requirement to take a re-certification test for the State. Brenda noted that her husband submits their next assignment request based on the cosmologist license requirements. Brenda divulged once she transferred her cosmologist license before the arrival at their new duty location, but the military diverted the family to a different location. Brenda spent time and money on a cosmologist license she will not use. With this lesson learned, Brenda said, “I transfer my cosmologist license once I arrive at our new duty location instead of prior to our arrival, in case we are diverted.”

In the interview, Lisa stated that 50% of the United States requires interior designers to have a license and register with the State’s government. Lisa was never in one of the States that required interior designers to register; however, Lisa did maintain her professional certification. Lisa stated, “Having a State’s license make the interior designer a more respected professional.” It was confirmed in member checking and on Lisa’s business brochure and website that she is registered with numerous interior design affiliations. In the review and analysis, Camille did not need a license in Germany to be a home childcare provider because of the sovereignty of the government on the military base. When Camille returned to the United States and lived off base, the sovereignty did not apply. Camille stated, “To re-establish my home childcare provider business, I have to abide by the South Carolina laws and not fall under the sovereignty of the government.” Findings from the data collection and the literature review indicate that many military spouses choose not to work due to the long and expensive process for relicensing/recertification (National Economic Council and the President’s Council of Economic Advisers, 2013).

For those military spouse small business owners, who are required by law to have a license or certification to work in their profession, must execute new and different business strategies at each new place because all locations are not identical. Strategic management theory as described by Marek (2014), defined how a company will execute its goals to meet the demands of the business internal and external stakeholders. The military spouse small business owner must be flexible and adaptable when re-establishing their business at their new location.

Emergent Theme 6: Personal Finances Quality of Life

The closure of a business or the decrease in business operations due to a military relocation, reduces the amount of income uses to support the family financial responsibility. Defense Manpower Data Center (2014) reported that enlisted members have more financial problems than officers with the common issue of trouble paying debts, bills, or a mortgage. The frequent military relocation reduces the total household income potential compared to civilian families (Carlson, Nelson, & Skimmyhorn, 2016). The participants in this research consist of two officer spouses, two enlisted spouses and a spouse of a mustang. A mustang referred to a commissioned officer who started their career as an enlisted member. During my research, none of the military spouses stated they had financial issues. However, during a relocation, four of the five spouses had to close their businesses. The closure of the business reduced the household income. The data analysis revealed that three of the five military spouse business owners do not depend on the business income to support the family. Because the military spouse small business owners know that their business is temporary until the next relocation, the family relied on the active duty member's income. According to the military spouse business owners in this study, they used the income from the business to pay for family vacations/trips, re-invested into the business, dinner outings, family events, etc.

In the data analysis, one of the five military spouse small business owners rely on the business income and reduced business operations until the family settles at their new location. Data from the interviews support the evidence that due to the frequent relocations, the military spouse small business owners in this study had to close or limit their business operation, which had a direct impact on the personal financial quality of life.

Morgeson et al. (2015) posited that event system theory is an event that is novel, disruptive, and critical to an organization. Frequent military relocations, deployments, and training disrupt military families' life, schooling, and employment (Wang et al., 2016). The participants' description of establishing and relocating their business supports Wang et al.'s data that frequent military relocations are disruptive to the military spouse small business owners' business operation and forces military spouse small business owners to close/limit their business operation until the business can be re-establish at the new location. As supported by the data analysis, closing/limiting business operations due to a relocation reduce the family's financial income.

Serendipitous Results

Businesses, clients, and network/marketing. Other themes that emerged from the study were mobility of the businesses, clients, and networking/marketing. The study participants' businesses are mobile due to being a military spouse and business owner.

Upon notification of receiving military orders, 100% (5) of the military spouse small business owners notified their clients of the pending relocation. In this study, 80% (4) of the businesses had to close completely due to the mandatory military relocation. Due to the nature of the business, 40% (2) of the military spouse small business owners referred their clients to other businesses. As a form of advertising, the military spouse small business owners networked with other military spouses, got involved in the community (e.g., Chambers of Commerce, local gym, churches, schools, etc.) and used various platforms of social media to market their business. Also, consistency in branding with logos, stationery, business cards, and the business address are important for marketing and maintaining the business image. Because of the frequent relocation, Shelby utilizes a traveling mailbox for her business. The family address changes often, but the business address never changes. Lisa maintained her business logo, but only made minor updates to her logo. During my research, I realized that military spouse small business owners are very resilient and bold. As Brenda stated, you cannot wait for the business to come to you, you must go after the business if you want to succeed.

Applications to Professional Practice

On average, military spouses transfer jobs every 2 to 3 years to follow the active duty military member (Gonzalez et al., 2015). Aligned with Wang, Nyutu, Tran, and Spears' (2015) research, frequent military relocations may disrupt the military spouses' business operations and force military spouses to close and relocate their businesses. When relocating a business, the military spouse small business owners execute strategies to main their businesses due to military relocation.

The results from this study indicated that military spouse small businesses owners researched their new location upon notification of a mandatory relocation. Also, the military spouse small business owners conducted marketing analysis and networked before re-establishing their business at the new locale. Upon notification of a relocation, the military spouse small business owners used multiple resources (e.g., the internet, social media, friends, colleagues, visitation, etc.) to obtain data about their new location, licensing requirements, and how their business will complement the new location.

The military spouse business owners develop strategies upon notification of a re-location, during relocation, and before re-establishing their business at a new location. Some sound advice from two of the study participants indicated that military spouse business owners should (a) relax, keep your eyes open; and be prepared to receive and opened to new opportunities by not gripping to what you already know and (b) be flexible and adapt to your new location by thinking outside the box. As Shelby stated in her interview, “You must be silent to listen because the words have the same letters.”

The military spouse business owners used various marketing techniques (e.g., social media, business cards, offered discounts on services, joined the Chamber of Commerce, supplied free samples of the products, networking, etc.) to build up their new clientele upon re-establishment of their businesses. The military small business owners leverage social and professional networks to enhance their sustainability. In the interview, Brenda stated that business would not come to you, you have to go out and network with people.

Results confirmed that professional licensing portability for military spouse business owners or military spouses whose career requires State certification is beneficial to the military spouses' business operation and/or careers. Because each State's licensing and certification requirements are different, military spouses must meet the minimum requirement for that State to work in their chosen career field or business (TRE & DoD, 2012). Military spouses, whose professions require certification or licensure, have trouble caused by frequent military relocations because some States do not offer reciprocity for credential obtained in other States (Bonura & Lovald, 2015). Because of the process involved with re-licensure, many spouses are unable to work (National Economic Council and the President's Council of Economic Advisers, 2013). The lack of license portability can affect the military spouse's hiring potential if they are out of their career field too long (National Economic Council and the President's Council of Economic Advisers, 2013).

The findings in the study have the potential to improve business practice by educating small business owners about strategies to use when sustaining a business during relocation. Due to limited data about military spouse small business owners, the findings revealed in the study will aid potential military spouse small business owners who want to start or sustain their business when faced with a relocation. Also, the findings and recommendation may add to the current body of knowledge of business assisting military spouse small business owners in developing effective strategies when faced with a military relocation or influencing other business owners to employ military spouses.

Implications for Social Change

The knowledge gained from the results of this study may provide insight and strategies to assist military spouses or other individuals who want to start a business to gain independence and improve their family's financial condition. The implication for positive social change included the potential to create new employment opportunities, economic growth, and innovation in communities and the economy. Additionally, this information might be useful to the U.S. or state legislative branches or armed forces leadership to implement laws or programs to assist military spouse/veteran small owners with ease of access to various grants or loans and license and/or professional certification portability. Also, a tax break for military spouse business owners' due to a mandatory military relocation and implementation of unemployment compensation benefits within the 50 States for military spouses who much terminate employment due to military mandatory relocation.

Military spouses relocate every 2 to 3 years to follow the active duty military member (Gonzalez et., 2015), which indicates the military spouse small business owners much close or limit their business operation to relocation. Closing and opening a business every 2 to 3 years in a different location can be very daunting. Military spouse small business owners that close and re-establish their business every 2 to 3 years due to military relocations have developed strategies that work for the family and sustainment of the business profitability. The unique out of the box or different way of thinking can be beneficial to other small business owner, not just military spouse small business owners.

Recommendations for Action

Small business owners or potential small business owners, who often relocate, like military spouses, can use the information in this study to implement strategies to sustain their business when relocating. The implementation of the strategies can reduce the anxiety of other small business owners in successfully sustaining their business during relocation. For armed forces leadership, an important fact as cited by TRE and DoD (2012), the employment of military spouses impacts the quality of life and financial stability of the family which directly links to retention of the military forces and the fulfillment of military spouses' career aspirations. I recommended reciprocity of licensure/recertification within the 50 States and U.S. territories for military spouses, a website that contains a list of grants for military members, military spouses, or veterans who want to start a business, tax breaks for military spouse small business owners, and for all 50 States and U.S. territories to provide unemployment compensation benefits to military spouses who relocates due to a mandatory military move.

Dissemination of the findings from the research will occur through various methods. I will provide each interviewee a copy of the study which they can share with their peers, other small business owners, or other organizational leaders. The study will be published and available through ProQuest/UMI Dissertation database for academia and others to utilize for further the research. I will seek out opportunities to publish my study in a peer-reviewed journal and, if asked, present my findings in business related forums, training, or conferences. Additionally, I will provide copies of my study to friends and colleagues who wish read my doctoral study.

Recommendations for Further Research

The purpose of this study was to explore the strategies military spouse small business owners used to sustain their business during relocation. There is a plethora of research about women, women small businesses owners, military spouses and daycare, and military spouses and stress, but limited data about military spouse business owners. Women-owned businesses account for 9.9 million of the small business owners (U.S. Census Bureau, 2015), but there is limited data that accounts for the number of military spouse small business owners. Recommendation for further research includes focusing on the military spouse business owners. Future research in such areas could help businesses and government leaders provide continued support and resources to military spouse business owners. To obtain richer data, I recommend conducting a study in all five branches of the military. Additional research could add to the limited scholarly knowledge and understanding of strategies used by military spouse business owners who want to sustain their business during a relocation.

Reflections

My experience during the DBA process was a tremendous learning experience and challenge. The doctoral process helped me to think and analysis data at a scholarly level and formulate the ability to support data with facts and not just feelings. The DBA process challenged my time management skills, my desire to complete the DBA program, and sometimes my psychological well-being. The research area consisted of two military communities. I thought it would have been an easy task recruiting military spouse small business owners who sustained their business during a relocation; however, it was the opposite. I used social media, a local Chamber of Commerce, placed several ads in the local newspaper, and talked to people about my research. I located five military spouse small business owners who took time out of their schedule to conduct the interview and participate in member checking. I mitigated any possible personal biases or preconceived notions before the interview sessions and adhered to the interview protocol (Appendix A) by asking the same questions in the same order.

This study changed my thinking by increasing the knowledge of the need of additional support for military spouse small business owners. Specifically, the results enlightened me regarding the work-life balance the military spouse small business owners must execute to balance their business operation and family life. Further, I uncovered the strategies military spouse business owners leveraged to sustain their businesses during a relocation. Thus, the study confirmed my belief that military spouse business owners are a special group of people who conduct a balancing act of business ownership, spouse, and mother.

During the interview process, the participants were very excited and intrigued about my research. Annotated in my field notes, the participants had compassion and excitement that made me feel confident about their responses. The participants were eager to respond to the interview questions and share the strategies they used to sustain business operations during a relocation. Several participants requested a copy of my final dissertation to find out the results of the research. Also, the military small business owners showed a strong passion and inspired dedication to their business, community, and family.

Summary and Study Conclusion

The purpose of this qualitative exploratory multiple case study was to explore the strategies women military spouses who are small business owners used to sustain their business during a military relocation. The results from this study affirmed Ahmad and Arif's (2015) study that women are more apt to use informal financings like family members, friends, savings, grants, or inheritances to finance their business. In this study, 4 of the 5 military spouse business owners used informal financing to start their business. One research participant applied for a small business loan after she had been in business for 15 years.

As indicated by sustainability theory, the development of strategies to foresee and meet the demands of the military spouse small business owners' internal and external customers when confronted with relocating a business. The military spouse moves every 2 to 3 years, which compels the military spouse small business owners to develop strategies to satisfy their internal and external customers during relocation. As related to strategic management theory, the military spouse small business owners' established strategies to execute goals; and the development and exploration of resources to grow value and increase the competitive edge of the company to maintain sustainability in their new location. In correlation with event system theory, military spouse small business owners' frequent relocations disrupt the company operations every 2 to 3 years. The relocation of the business triggers the military spouse small business owners to evaluate and adjust their business operations to their new environment. There is no one best solution, but that any resolution should meet the objectives of the family and the business. The strategies that emerged from the study could help other small business owners and not just military spouse small business owners.

References

Aborisade, O. P. (2013). Data collection and new technology. *International Journal of Emerging Technologies in Learning, 8*(2), 48-52. doi:10.3991/ijet.v8i2.2157

Adame, C., Caplliure, E., & Miquel, M. (2016). Work-life balance and firms: A matter of women?. *Journal of Business Research*, *69*, 1379-1383. doi:10.1016/j.jbusres.2015.10.111

Adams, K. M., Hester, P. T., Bradley, J. M., Meyers, T. J., & Keating, C. B. (2014). Systems theory as the foundation for understanding systems. *Systems Engineering, 17*(1), 112-123. doi:10.1002/sys.21255

Agarwal, S., & Lenka, U. (2015). Study on work-life balance of women entrepreneurs - review and research agenda. *Industrial & Commercial Training*, *47*, 356-362. doi:10.1108/ICT-01-2015-0006

Ahmad, S. Z., & Arif, A. M. (2015). Strengthening access to finance for women-owned SMEs in developing countries. *Equality, Diversity and Inclusion: An International Journal*, *34*, 634-639. doi:10.1108/EDI-11-2012-0104

Alblas, A. A., Peters, K., & Wortmann, J. C. (2014). Fuzzy sustainability incentives in new product development. *International Journal of Operations & ProductionManagement, 34*, 513-545. doi:10.1108/ijopm-10-2012-0461.

Allen, W. W., & Curington, W. (2014). The self-employment of men and women: What are their motivations? *Journal of Labor Research, 35*(2), 143-161. doi:10.1007/s12122-014-9176-6

Allport, F. H. (1940). An event-system theory of collective action: With illustrations from economic and political phenomena and the production of war. *Journal of Social Psychology, 11*, 417-445. doi:10.1080/00224545.1940.9918762

Altinay, L., Saunders, M. N., & Wang, C. L. (2014). The influence of culture on trust judgments in customer relationship development by ethnic minority small businesses. *Journal of Small Business Management*, *52*(1), 59-78. doi:10.1111/jsbm.12033

Annink, A., & den Dulk, L. (2012). Autonomy: The panacea for self-employed women's work-life balance? *Community, Work & Family, 15*, 383-402. doi:10.1080/13668803.2012.723901

Årlin, C., Börjeson, L., & Östberg, W. (2015) Participatory checking and the temporality of landscapes: Increasing trust and relevance in qualitative research. In: Christian Isendahl, Daryl Stump (ed.). *The Oxford handbook of historical ecology and applied archaeology*. Oxford: Oxford University Press doi:10.1093/oxfordhb/9780199672691.013.19

Asif, M., Searcy, C., Garvare, R., & Ahmad, N. (2011). Including sustainability in business excellence models. *Total Quality Management & Business Excellence*, *22*, 773-786. doi:10.1080/14783363.2011.585784

Awad, G. (2014). Motivation, persistence, and crosscultural awareness: A study of college students learning foreign languages. *Academy of Educational Leadership Journal*, *18*(4), 97-116. Retrieved from http://www.alliedacademies.org/academy-of-educational-leadership-journal/

Bailey, L. F., (2014). The origin and success of qualitative research. *International*

Journal of Market Research, *56*(2), 167-184. doi:10.2501/IJMR-2014-013

Baškarada, S. (2014). Qualitative case study guidelines. *Qualitative Report*, *19*(40), 1-25. Retrieved from http://www.nova.edu/ssss/QR/

Baxa, S. (2015). Enhancing students' understanding and revision of narrative writing through self-assessment and dialogue: A qualitative multi-case study. *Qualitative Report*, *20*, 1682-1708. Retrieved from http://nsuworks.nova.edu/tqr/vol20/iss10/

Baxter, P., & Jack, S. (2008). Qualitative case study methodology: Study design and implementation for novice researchers. *Qualitative Report, 13*, 544-559. Retrieved from www.nova.edu/sss/QR/

Bell, M. M., Nelson, J. S., Spann, S. M., Molloy, C. J., Britt, S. L., & Goff, B. S. N. (2014). The impact of financial resources on soldiers' well-being. *Journal of Financial Counseling and Planning, 25*(1), 41-52. Retrieved from http://afcpe.org/journal-articles.php

Belwal, S., Belwal, R., & Saidi, F. A. (2014). Characteristics, motivations, and challenges of women entrepreneurs in Oman's Al-Dhahira region. *JMEWS: Journal of Middle East Women's Studies, 10*(2), 135-151. Retrieved from http://jmews.org/

Berggren, C., & Olofsson, A. (2015). Self-employment and field of education understood from current entrepreneurship research. *International Journal of Gender and Entrepreneurship, 7*, 291-302. doi:10.1108/IJGE-03-2013-0024

Bewley, T. (2002). Interviews as a valid empirical tool in economics. *Journal of Socio-Economics, 31*, 343-353. Retrieved from www.journals.elsevier.com/journal-of-socio-economics/

Bischoff, C., & Wood, G. (2013). Selective informality: The self-limiting growth choices of small businesses in South Africa. *International Labour Review*, *152*, 493-505. doi:10.1111/j.1564-913X.2013.00190.x

Blackburn, R. A., Hart, M., & Wainwright, T. (2013). Small business performance: Business, strategy and owner-manager characteristics. *Journal of Small Business and Enterprise Development*, *20*(1), 8-27. doi:10.1108/14626001311298394

Bodaghi, N. B., Cheong, L. S., & Zainab, A. (2016). Librarians' empathy: Visually impaired students' experiences towards inclusion and sense of belonging in an academic library. *Journal of Academic Librarianship*, *42*(1), 87-96. doi:10.1016/j.acalib.2015.11.003

Bodolica, V., & Spraggon, M. (2015). Life on heels and making deals. *Management Decision*, *53*, 984-1004. doi:10.1108/MD-10-2013-0552

Boesch, I., Schwaninger, M., Weber, M., & Scholz, R. (2013). Enhancing validity and reliability through feedback-driven exploration: A study in the context of conjoint analysis. *Systemic Practice & Action Research*, *26*, 217-238. doi:10.1007/s11213-012-9248-6

Bonura, K. B., & Lovald, N. (2015). Military cultural competency: Understanding how to serve those who serve. *Higher Learning Research Communications, 5*(2), 4-13. doi:10.18870/hlrc.v5i2.226

Bosua, R., Evans, N., & Sawyer, J. (2013). Social networks, social media and absorptive capacity in regional small and medium enterprises (SMES) in Australia. *Australian and International Journal of Rural Education*, *23*(1), 117-134.

Retrieved from http://jtlge.curtin.edu.au/index.php/aijre/index

Bourne, K. A., & Calás, M. B. (2013). Becoming 'real' entrepreneurs: Women and the gendered normalization of 'work'. *Gender, Work & Organization*, *20*, 425-438. doi:10.1111/j.1468-0432.2012.00591.x

Braches, B., & Elliott, C. (2016). Articulating the entrepreneurship career: A study of German women entrepreneurs. *International Small Business Journal*, 1-23. doi:10.1177/0266242616651921

Bradbard, D. A., Maury, R. V., Kimball, M., Wright, J. C. M., LoRe', C. E., Levingston, K., Shiffer, C., . . . White, A. M. (2014). *2014 Military family lifestyle survey: Comprehensive report*. Retrieved from https://www.bluestarfam.org/resources/2014-military-family-lifestyle-survey

Brana, S. (2013). Smallcredit: An answer to the gender problem in funding?. *Small Business Economics*, *40*(1), 87-100. doi:10.1007/s11187-011-9346-3

Bressler, M. S., Bressler, L., & Bressler, M. (2013). A study of veteran-owned small businesses and the impact of military reserve call-ups since 9/11. *Academy of Entrepreneurship Journal*, *19*(2), 1-22. Retrieved from http://www.alliedacademies.org/academy-of-entrepreneurship-journal/

Carlson, M. B., Nelson, J. S., & Skimmyhorn, W. L. (2016). Military personal finance research. In *Handbook of consumer finance research*, 251-264. doi:10.1007/978-3-319-28887-1_21

Carrigan, M., & Duberley, J. (2013). Time triage: Exploring the temporal strategies that support entrepreneurship and motherhood. *Time & Society*, *22*(1), 92-118.

doi:10.1177/0961463£11402314

Carter, S., Mwaura, S., Ram, M., Trehan, K., & Jones, T. (2015). Barriers to ethnic minority and women's enterprise: Existing evidence, policy tensions and unsettled questions. *International Small Business Journal*, *33*(1), 49-69. doi:10.1177/0266242614556823

Cheraghi, M., & Schøtt, T. (2015). Education and training benefiting a career as entrepreneur. *International Journal of Gender and Entrepreneurship, 7*, 321-343. doi:10.1108/IJGE-03-2013-0027

Chien, C. F., Liao, C. J., Walters, B. G., & Lee, C. Y. (2016). Measuring the moral reasoning competencies of service-learning e-tutors. *Educational Technology & Society, 19*, 269-281. Retrieved from http://www.ifets.info/issues.php?id=73

Chiloane-Tsoka, G. (2013). How effective affirmative tender procurements assist women entrepreneurs operating in small business in South Africa. *Gender & Behaviour*, *11*, 5135-5145. Retrieved from http://www.ajol.info/index.php/gab/issue/view/10151

Chou, W. H., Lai, Y., & Liu, K. (2013). User requirements of social media for the elderly: A case study in Taiwan. *Behaviour & Information Technology*, *32*, 920-937. doi:10.1080/0144929X.2012.681068

Ciasullo, M. V., & Troisi, O. (2013). Sustainable value creation in SMEs: A case study. *TQM Journal, 25*(1), 44-61. doi:10.1108/17542731311286423

Ciemins, E. L., Brant, J., Kersten, D., Mullette, E., & Dickerson, D. (2015). A qualitative analysis of patient and family perspectives of palliative care. *Journal of Palliative*

Medicine, *18*, 282-285. doi:10.1089/jpm.2014.0155

Clever, M., & Segal, D. R. (2013). The demographics of military children and families. *The Future of Children, 23*(2), 13-39. Retrieved from http://www.futureofchildren.org/publications/journals/journal_details/index.xml?journalid=80

Coleman, S., & Kariv, D. (2013). Gender, performance and financial strategy: A dynamic capabilities perspective. *Journal of Developmental Entrepreneurship, 18*(3), 1-24. doi:10.1142/S1084946713500209

Connelly, L. M. (2013). Limitation section. *MEDSURG Nursing*, *22*, 325-336. Retrieved from http://www.medsurgnursing.net/cgi-bin/WebObjects/MSNJournal.woa

Costin, Y. (2012). In pursuit of growth: An insight into the experience of women entrepreneurs. *International Journal of Gender & Entrepreneurship, 4*(2), 108. doi:10.1108/17566261211234634

Cronin, C. (2014). Using case study research as a rigorous form of inquiry. *Nurse Researcher*, *21*(5), 19-27. doi:10.7748/nr.12.5.19.e1240

Davis, P. J., & Abdiyeva, F. (2012). En route to a typology of the women entrepreneur? Similarities and differences among self-employed women. *Journal of Management Policy & Practice*, *13*(4), 121-137. Retrieved from http://www.na-businesspress.com/jmppopen.html

Defense Manpower Data Center. (2009). *2008 survey of active duty spouses: Tabulations of responses.* Retrieved from http://prhome.defense.gov/Portals/52/Documents/RFM/MCFP/docs/2008%20Mili tary%20Spouse%20Survey.pdf

Defense Manpower Data Center. (2014). *2012 Survey of active duty spouses*. Retrieved from http://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1201-Briefing-Support-Deployment-Reintegration-PCS-WellBeing-Education-Employment.pdf

DeMassis, A., & Kotlar, J. (2014). The case study method in family business research: Guidelines for qualitative scholarship. *Journal of Family Business Strategy, 5*(1), 15-29. doi:10.1016/j.jfbs.2014.01.007

Denzin, N., & Lincoln, Y. S. (Eds.). (2013). *The landscape of qualitative research* (4th ed.). Los Angeles, CA: Sage.

Devine, T. (1994). Characteristics of self-employed women in the United States. *Monthly Labor Review, 117*(3), 20-34. Retrieved from http://www.bls.gov/

Di Domenico, M., Daniel, E., & Nunan, D. (2014). 'Mental mobility' in the digital age: entrepreneurs and the online home-based business. *New Technology, Work & Employment*, *29*, 266-281. doi:10.1111/ntwe.12034

Disque, A. (2016). *Exploring the experiences of senior enlisted military wives seeking higher education through distance learning*. Retrieved from http://dune.une.edu/theses/55/

Do Paço, A., Ferreira, J. M., Raposo, M., Rodrigues, R. G., & Dinis, A. (2015). Entrepreneurial intentions: Is education enough? *International Entrepreneurship and Management Journal, 11*(1), 57-75. doi:10.1007/s11365-013-0280-5

Dyllick, T., & Hockerts, K. (2002). Beyond the business case for corporate sustainability.

Business Strategy and the Environment, 11(2), 130-141. doi:10.1002/bse.323

Eckhart-Queenan, J., Allen, J., & Behringer, C. (2013). Women Inc. *Business Strategy Review, 24*(4), 32-35. doi:10.1111/j.1467-8616.2013.00993.x

Eddleston, K. A., Ladge, J. J., Mitteness, C., & Balachandra, L. (2016). Do you see what I see? Signaling effects of gender and firm characteristics on financing entrepreneurial ventures. *Entrepreneurship: Theory & Practice*, *40*, 489-514. doi:10.1111/etap.12117

Eddleston, K. A., & Powell, G. N. (2012). Nurturing entrepreneurs' work-family balance: A gendered perspective. *Entrepreneurship: Theory & Practice, 36*, 513-541. doi:10.1111/j.1540-6520.2012.00506.x

Ekanem, I. (2015). Entrepreneurial learning: Gender differences. *International Journal of Entrepreneurial Behaviour & Research*, *21*, 557-577. doi:10.1108/IJEBR-08-2014-0146

Eichhorn, J. (2013). Unemployment needs context: How societal differences between countries moderate the loss in life-satisfaction for the unemployed. *Journal of Happiness Studies, 14*, 1657-1680. doi:10.1007/s10902-012-9402-y

Eubanks, T. (2013). Life as a military spouse. *Urologic Nursing*, *33*(2), 97-99. doi:10.7257/1053-816X.2013.33.2.97

Fan, X. (2013). "The test is reliable"; "the test is valid": Language use, unconscious assumptions, and education research practice. *The Asia-Pacific Education Researcher*, *22*, 217-218. doi:10.1007/s40299-012-0036-y

Fassinger, R., & Morrow, S. L. (2013). Toward best practices in quantitative, qualitative, and mixed-method research: A social justice perspective. *Journal for Social Action in Counseling & Psychology, 5*(2), 69-83. Retrieved from http://jsacp.tumblr.com/

Figueroa-Armijos, M., & Johnson, T. G. (2013). Entrepreneurship in rural America across typologies, gender, and motivation. *Journal of Developmental Entrepreneurship, 18*(2), 1-37. doi:10.1142/S1084946713500143

Foss, N., & Lindenberg, S. (2013). Microfoundations for strategy: A goal framing perspective on the drivers of value creation. *Academy of Management Perspectives, 27*(2), 85-102. doi:10.5465/amp.2012.0103

Fox, H. L. (2013). Strategic human resource development in small businesses in the United States. *Academy of Entrepreneurship Journal, 19*(1), 77-118. Retrieved from http://www.alliedacademies.org/academy-of-entrepreneurship-journal/

Francis, J. J., Johnston, M., Robertson, C., Glidewell, L., Entwistle, V., Eccles, M. P., & Grimshaw, J. M. (2010). What is an adequate sample size? Operationalising data saturation for theory-based interview studies. *Psychology & Health, 25*, 1229-1245. doi:10.1080/08870440903194015

Frasquilho, D., de Matos, M. G., Santos, T., Gaspar, T., & Caldas de Almeida, J. M. (2016). Unemployment as a source of mental distress to individuals and their family: Unemployed parents’ perceptions during the economic recession. *International Journal of Social Psychiatry, 62*, 477-486. doi:10.1177/0020764016650469

Fusch, P. I., & Ness, L. R. (2015). Are we there yet? Data saturation in qualitative research. *Qualitative Report*, *20*, 1408-1416. Retrieved from http://nsuworks.nova.edu/tqr/vol20/iss9/3/

Gabriel, A., Bitsch, V., & Menrad, K. (2016). Conceptual framework for system analysis of family-run agricultural enterprises. *Journal of Small Business & Entrepreneurship*, *28*, 325-344. doi:10.1080/08276331.2016.1205914

Gandy, D. L. (2015). *Small business strategies for company profitability and sustainability* (Doctoral dissertation). Retrieved from Proquest Dissertations and Theses databases.

Garud, R., & Giuliani, A. P. (2013). A narrative perspective on entrepreneurial opportunities. *Academy of Management Review*, *38*(1), 157-160. doi:10.5465/amr.2012.0055

Gherardi, S., & Perrotta, M. (2016). Daughters taking over the family business: Their justification work within a dual regime of engagement. *International Journal of Gender and Entrepreneurship*, *8*(1), 28-47. doi:10.1108/IJGE-11-2014-0044

Gibbins, J., Bhatia, R., Forbes, K., & Reid, C. M. (2014). What do patients with advanced incurable cancer want from the management of their pain? A qualitative study. *Palliative Medicine*, *28*(1), 71-78. doi:10.1177/0269216313486310

Gızır, S. (2014). A qualitative case study on the organizational identity of faculty members. *Educational Sciences: Theory & Practice, 14*, 1309-1324. doi:10.12738/estp.2014.4.2064

Glass, C., & Cook, A. (2016). Leading at the top: Understanding women's challenges above the glass ceiling. *The Leadership Quarterly*, *27*, 51-63.

doi:10.1016/j.leaqua.2015.09.003

Gleiman, A., & Swearengen, S. (2012). Understanding the military spouse learner using theory and personal narratives. *New Directions for Adult & Continuing Education*, (136), 77-88. doi:10.1002/ace.20037

Gonzalez, G. C., Matthews, L. J., Posard, M., Roshan, P., & Ross, S. (2015). *Evaluation of the military spouse employment partnership: Progress report on first stage analysis*. Santa Monica, CA: RAND Corporation. doi:10.7249/RR1349

Grant, A. (2014). Troubling 'lived experience': a post-structural critique of mental health nursing qualitative research assumptions. *Journal of Psychiatric & Mental Health Nursing*, *21*, 544-549. doi:10.1111/jpm.12113

Grant, A. M., Berg, J. M., & Cable, D. M. (2014). Job titles identity badges: How self-reflective titles can reduce emotional exhaustion. *Academy of Management Journal*, *57*, 1201-1225. doi:10.5465/amj.2012.0338

Gray, K. F. (2014). *Characteristics of supplemental nutrition assistance program households: Fiscal year 2013.* U.S. Department of Agriculture, Food and Nutrition Service, Office of Research and Analysis (Report No. SNAP-14-Char). Retrieved from http://www.fns.usda.gov/sites/default/files/ops/Characteristics2013.pdf

Grossman, A. S. (1981). Employment situation of military wives. *Monthly Labor Review*, 60-64. Retrieved from http://www.bls.gov/opub/mlr/1981/

Grossoehme, D. H. (2014). Overview of qualitative Research. *Journal of Health Care Chaplaincy*, *20*(3), 109-122. doi:10.1080/08854726.2014.925660

Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field Methods, 18*(1), 59-82. doi:10.1177/1525822X05279903

Hagqvist, E., Toivanen, S., & Vinberg, S. (2015). Time strain among employed and self-employed women and men in Sweden. *Society, Health & Vulnerability*, *6*, 1-16. doi:10.3402/shv.v6.29183

Halabí, C. E., & N. Lussier, R. N. (2014). A model for predicting small firm performance: Increasing the probability of entrepreneurial success in Chile. *Journal of Small Business and Enterprise Development*, *21*(1), 4-25. doi:10.1108/JSBED-10-2013-0141

Halpern, E., & Leite, L. C. (2015). The role of the researcher when using the socio-anthropological method to understand the phenomenon of alcoholism. *Open Journal of Social Sciences*, *3*(5), 76-81. doi:10.4236/jss.2015.35011

Harvey, L. (2015). Beyond member-checking: A dialogic approach to the research interview. *International Journal of Research & Method in Education, 38*(1), 23-38. doi:10.1080/1743727X.2014.914487

Hate, K., Meherally, S., More, N. S., Jayaraman, A., Bull, S., Parker, M., & Osrin, D. (2015). Sweat, skepticism, and uncharted territory a qualitative study of opinions on data sharing among public health researchers and research participants in Mumbai, India. *Journal of Empirical Research on Human Research Ethics*, *10*, 239-250. doi:10.1177/1556264615592383

Hauck, Y., Ronchi, F., Lourey, B., & Lewis, L. (2013). Challenges and enablers to smoking cessation for young pregnant Australian women: A qualitative study. *Birth: Issues in Prenatal Care, 40*, 202-208. doi:10.1111/birt.12057

Hayes, A. G. (2011). *The Army spouse: Perceptions of educational needs during deployment and nondeployment cycles* (Doctorial dissertation). Available from Proquest Dissertation and Theses database. (UMI No. 3449383)

Hazzan, O., & Nutov, L. (2014). Teaching and learning qualitative research ≈ conducting qualitative research. *Qualitative Report*, *19*(24), 1-29. Retrieved from http://www.nova.edu/ssss/QR/

Hebert, Z., Takupiwa, N., Honest, M., & Ephraim, C. (2013). Survival of the vulnerable factors accounting for the survival of small to medium enterprises in Zimbabwe during the economic crisis. *Annamalai International Journal of Business Studies & Research*, *5*(1), 1-6. Retrieved from www.auent.org/publications/

Helin, J., & Jabri, M. (2016). Family business succession in dialogue: The case of differing backgrounds and views. *International Small Business Journal*, *34*, 487-505. doi:10.1177/0266242614567482

Hilbrecht, M., & Lero, D. S. (2014). Self-employment and family life: Constructing work-life balance when you're ‘always on’. *Community, Work & Family*, *17*(1), 20-42. doi:10.1080/13668803.2013.862214

Hill, K. L. (2013). We've come a long way, baby, or have we? *Journal of Organizational Culture, Communications and Conflict*, 17(2), 29-36. Retrieved from http://www.alliedacademies.org/journal-of-organizational-culture-communications-and-conflict/

Hillary, R. 2000. Introduction: Network of environmental management and auditing, UK. In: R. Hillary (Ed.), *Small and medium-sized enterprises and the environment: Business imperatives* (pp. 11-22). Sheffield, United Kingdom: Greenleaf Publishing.

Hisnanick, J. J., & Little, R. D. (2015). Honey I love you, but … Investigating the causes of the earnings penalty of being a tied-migrant military spouse. *Armed Forces & Society*, *41*, 413-439. doi:10.1177/0095327X13512620

Hodges, N., Watchravesringkan, K., Yurchisin, J., Karpova, E., Marcketti, S., Hegland, J., . . . Childs, M. (2015). Women and apparel entrepreneurship: An exploration of small business challenges and strategies in three countries. *International Journal of Gender and Entrepreneurship*, *7*(2). doi:10.1108/IJGE-07-2014-0021

Hoffmann, A., Junge, M., & Malchow-Møller, N. (2015). Running in the family: Parental role models in entrepreneurship. *Small Business Economics*, *44*(1), 79-104. doi:10.1007/s11187-014-9586-0

Holcomb, E. J., & Davidson, P. M. (2006). Is verbatim transcription of interview data always necessary? *Applied Nursing Research, 19*(1), 38-42. doi:10.1016/j.apnr.2005.06.001

Hosek, J., & Wadsworth, S. M. (2013). Economic conditions of military families. *The Future of Children*, *23*(2), 41-59. Retrieved from www.princeton.edu/futureofchildren/publications/journals/

Hou, Y., & Lampe, C. (2015). Social media effectiveness for public engagement: Examples of small nonprofits. *Information Management*, *27*, 32-42.

doi:10.1145/2702123.2702557

Houghton, C., Casey, D., Shaw, D., & Murphy, K. (2013). Rigour in qualitative case-study research. *Nurse Researcher*, *20*(4), 12-17. doi:10.7748/nr2013.03.20.4.12.e326

Huarng, K., Mas-tur, A., & Yu, T. H. (2012). Factors affecting the success of women entrepreneurs. *International Entrepreneurship and Management Journal*, *8,* 487-497. doi:10.1007/s11365-012-0233-4

Jabbour, C. C., Santos, F. A., & Nagano, M. S. (2010). Contributions to HRM throughout the stages of environmental management: Methodological triangulation applied to companies in Brazil. *International Journal of Human Resource Management*, *21*, 1049-1089. doi:10.1080/09585191003783512

Jacob, S. A., & Furgerson, S. P. (2012). Writing interview protocols and conducting interviews: Tips for students new to the field of qualitative research. *Qualitative Report*, *17*(42), 1-10. Retrieved from nsuworks.nova.edu/tqr/

Jaskiewicz, P., Combs, J. G., Rau, S. B. (2015). Entrepreneurial legacy: Toward a theory of how some family firms nurture transgenerational entrepreneurship. *Journal of Business Venturing*, *30*(1), 29-49. doi:10.1016/j.jbusvent.2014.07.001.

Jennings, J. E., & Brush, C. G. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature? *The Academy of Management Annals*, *7*, 663-715. doi:10.1080/19416520.2013.782190

Jick, T. D. (1979). Mixing qualitative and quantitative methods: Triangulation in action. *Administrative Science Quarterly*, *24*, 602-611. doi:10.2307/2392366

Johansson, S. I., & Öun, I. (2015). Self-employment as a strategy for dealing with the competing demands of work and family? The importance of family/lifestyle motives. *Gender, Work & Organization*, *22*, 256-272. doi:10.1111/gwao.12076

Johnson, R. A., Kast, F. E., & Rosenzweig, J. E. (1964). Systems theory and management. *Management Science, 10*, 367-384. Retrieve from http://www.jstor.org/stable/2627306

Josien, L. (2012). Entrepreneurial orientation: An empirical study of the risk-propensity dimension of entrepreneurs. *Academy of Entrepreneurship Journal*, *18*(1), 21-34. Retrieve from http://www.alliedacademies.org/academy-of-entrepreneurship-journal/

Joslin, R., & Müller, R. (2016). Identifying interesting project phenomena using philosophical and methodological triangulation. *International Journal of Project Management*, *34*, 1043-1056. doi:10.1016/j.ijproman.2016.05.005

Junquera, B. (2011). Where does women entrepreneurial human capital come from? A review of the literature. *Innovation: Management, Policy & Practice, 13*, 391-411. doi:10.5172/impp.2011.13.3.391

Kapsali, M. (2011). Systems thinking in innovation project management: A match that works. *International Journal of Project Management, 29*, 396-407. doi:10.1016/j.ijproman.2011.01.003

Karkoulian, S., Srour, J., & Sinan, T. (2016). A gender perspective on work-life balance, perceived stress, and locus of control. *Journal of Business Research, 69*, 4918-4923. doi:10.1016/j.jbusres.2016.04.053

Kaya, N. (2015). Corporate entrepreneurship, generic competitive strategies, and firm performance in small and medium-sized enterprises. *Social and Behavioral Sciences, 207*, 662-668. doi:10.1016/j.sbspro.2015.10.136

Keenan, L. A. (2012). *Motivational and persistence factors for military spouses earning a college degree* (Doctoral dissertation). Available ProQuest Dissertations and Theses database. (UMI No. 1015205503)

Khavul, S., Chavez, H., Bruton, G. D., (2013). When institutional change outruns the change agent: The contested terrain of entrepreneurial microfinance for those in poverty. *Journal of Business Venturing, 28*(1), 30-50. doi:10.1016/j.jbusvent.2012.02.005

Kihn, L., & Ihantola, E. (2015). Approaches to validation and evaluation in qualitative studies of management accounting. *Qualitative Research in Accounting and Management*, *12*, 230-255. doi:10.1109/QRAM-03-2013-0012

Kleykamp, M. (2013). Labor market outcomes among veterans and military spouses. In J. Wilmoth & A. London (Eds.), *Life course perspectives on military service* (pp. 144-164). New York, NY: Routledge.

Koellinger, P., Minniti, M., & Schade, C. (2013). Gender differences in entrepreneurial propensity: Gender differences in entrepreneurial propensity. *Oxford Bulletin of Economics & Statistics*, *75*, 213-234. doi:10.1111/j.1468-0084.2011.00689.x

Küçüksayraç, E. (2015). Design for sustainability in companies: Strategies, drivers and needs of Turkey's best performing business. *Journal of Cleaner Production, 10,* 455-465. doi:10.1016/j.jclepro.2015.01.061

Landrum, B., & Garza, G. (2015). Mending fences: Defining the domains and approaches of quantitative and qualitative research. *Qualitative Psychology, 2*(2), 199-209. doi:10.1037/qup0000030

Lavasani, M. G., Weisani, M., & Shariati, F. (2014). The role of achievement goals, academic motivation in statistics anxiety: Testing a causal model. *Procedia-Social and Behavioral Sciences*, *114*, 933-938. doi:10.1016/j.sbspro.2013.12.810

Le, Q. V., & Raven, P. V. (2015). Woman entrepreneurship in rural Vietnam: Success and motivational factors. *Journal of Developing Areas*, *49*(2), 57-76. doi:10.1353/jda.2015.0024

Leclaire, J. (2015). Women and investment: The role of fiscal policy. *International Journal of Political Economy, 44*, 296-310. doi:10.1080/08911916.2015.1129847

Lee, I., & Marvel, M. (2014). Revisiting the entrepreneur gender-performance relationship: A firm perspective. *Small Business Economics*, *42*, 769-786. doi:10.1007/s11187-013-9497-5

Lee, R. P., Thompson, B., Whybrow, P., & Rapley, T. (2016). Talking about looking: Three approaches to interviewing carers of people with rheumatoid arthritis about information seeking. *Qualitative Health Research, 26*, 1229-1239. doi:10.1177/1049732315599373

Liberati, E. G., Gorli, M., Moja, L., Galuppo, L., Ripamonti S., & Scaratti G. (2015). Exploring the practice of patient centered care: The role of ethnography and reflexivity. *Social Science & Medicine*, *133*, 45-52. doi:10.1016/j.socscimed.2015.03.050

Lim, N., Golinelli, D., & Cho, M. (2007). *"Working around the military" revisited: Spouse employment in the 2000 census data,* 566. Rand Corporation. Retrieved from www.rand.org/content/dam/rand/pubs/monographs/2007/RAND_MG566.pdf

Lincoln, Y. S. & Guba, E. G. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage Publications, Inc.

Little, R. D., & Hisnanick, J. (2007). The earnings of tied-migrant military husbands. *Armed Forces and Society 33*, 547-570. doi:10.1177/0095327X06298732

Liu, J. Y., Zou, P. W., & Gong, W. (2013). Managing project risk at the enterprise level: Exploratory case studies in China. *Journal of Construction Engineering & Management*, *139,* 1268-1274. doi:10.1061/(ASCE)CO.1943-7862.0000717

Logan, J. (2014). An exploration of the challenges facing women starting business at fifty. *International Journal of Gender & Entrepreneurship, 6*(1), 83-96. doi:10.1108/IJGE-03-2013-0019

Loh, J. I., & Dahesihsari, R. (2013). Resilience and economic empowerment: A qualitative investigation of entrepreneurial Indonesian women. *Journal of Enterprising Culture*, *21*(1), 107-121. doi:10.1142/S0218495813500052

Loo, I. D., Cooper, S., & Manochin, M. (2015). Enhancing the transparency of accounting research: The case of narrative analysis. *Qualitative Research in Accounting & Management*, *12*(1), 34-54. doi:10.1108/QRAM-02-2013-0007

Loosemore, M., & Cheung, E. (2015). Implementing systems thinking to manage risk in public private partnership projects. *International Journal of Project Management*, *33*, 1325-1334. doi:10.1016/j.ijproman.2015.02.005

Machado, H. V., Gazola, S., Fabricio, J., & Anez, M. M. (2016). Women entrepreneurs: Reasons and difficulties for starting in business. *Revista De Administração Mackenzie*, *17*(3), 15-38. doi:10.1590/1678-69712016/administracao.v17n3p15-38

Manolova, T. S., Brush, C. G., Edelman, L. F., & Shaver, K. G. (2012). One size does not fit all: Entrepreneurial expectancies and growth intentions of US women and men nascent entrepreneurs. *Entrepreneurship & Regional Development*, *24*(1/2), 7-27. doi:10.1080/08985626.2012.637344

Maracus, J. (2013). The effect of unemployment on the mental health of spouses-evidence from plant closures in Germany. *Journal of Health Economics, 32*, 546-558. doi:10.1016/j.jhealeco.2013.02.006

Marek, P. (2014). A critical analysis of the concept of marketing strategies for small and mid-sized companies. *Economics, Management & Financial Markets*, *9*, 255-261. Retrieve from https://addletonacademicpublishers.com/economics-management-and-financial-markets

Marshall, B., Cardon, P., Poddar, A., & Fontenot, R. (2013). Does sample size matter in qualitative research?: A review of qualitative interviews in is research. *Journal of Computer Information Systems*, *54*(1), 11-22. Retrieved from http://www.iacis.org/jcis/jcis.php

McArthur, A. (2016). Online graduate programs through the eyes of a military spouse. *TechTrends*, *60*(6), 1-2. doi:10.1007/s11528-016-0116-6

McCusker, K., & Gunaydin, S. (2015). Research using qualitative, quantitative or mixed methods and choice based on the research. *Perfusion, 30*, 537-542. doi:10.1177/0267659114559116

McDowell, W. C., Harris, M. L., & Geho, P. R. (2016). Longevity in small business: The effect of maturity on strategic focus and business performance. *Journal of Business Research, 69*, 1904-1908. doi:10.1016/j.jbusres.2015.10.077

McGowan, P., Cooper, S., Durkin, M., & O'Kane, C. (2015). The influence of social and human capital in developing young women as entrepreneurial business leaders. *Journal of Small Business Management, 53*, 645-661. doi:10.1111/jsbm.12176

McIntosh, M. J., & Morse, J. M. (2015). Situating and constructing diversity in semistructured interviews. *Global Qualitative Nursing Research, 2*, 1-12. doi:10.1177/2333393615597674

Meer, P. (2014). Gender, unemployment and subjective well-being: Why being unemployed is worse for men than for women. *Social Indicators Research, 115*(1), 23-44. doi:10.1007/s11205-012-0207-5

Meredith, S. (2000). Environmental innovation and small and medium-sized enterprises. In: R. Hillary (Ed.), *Small and medium-sized enterprises and the environment: Business imperatives* (pp. 171-181). Sheffield, UK: Greenleaf Publishing.

Middle Class Tax Relief and Job Creation Act of 2012, Pub. L. No. 112-96, 125 Stat. 402.

Mijid, N. (2015a). Gender differences in Type 1 credit rationing of small businesses in the US. *Cogent Economics & Finance, 3*, 1021-553.

doi:10.1080/23322039.2015.1021553

Mijid, N. (2015b). Why are women small business owners in the United States less likely to apply for bank loans than their male counterparts*? Journal of Small Business and Entrepreneurship, 27*, 229-249. doi:10.1080/08276331.2015.1012937

Mijid, N., & Bernasek, A. (2013). Gender and the credit rationing of small businesses. *The Social Science Journal*, *50*, 55-65. doi:10.1016/j.soscij.2012.09.002

Morgeson F. P., Mitchell., T. R., & Liu, D. (2015). Event system theory: An event-oriented approach to the organizational sciences. *Academy of Management Review*, *40*, 515-537. doi:10.5465/amr.2012.0099

Morse, J. V. (2015). Critical analysis of strategies for determining rigor in qualitative inquiry. *Qualitative Health Research, 25*, 1212-1222. doi:10.1177/1049732315588501

Mukhopadhyay, S., & Gupta, R. K. (2014). Survey of qualitative research methodology in strategy research and implication for Indian researchers. *Vision, 18*(2), 109-123. doi:10.1177/0972262914528437

Muñoz-Fernández, G. A., Rodríguez-Gutiérrez, P., & Santos-Roldán, L. (2016). Entrepreneurship in higher education in tourism, gender issue?. *Electronic Journal of Research In Educational Psychology*, *14*(1), 45-66. doi:10.14204/ejrep.38.15040

Murphy, L., & Lambrechts, F. (2015). Investigating the actual career decisions of the next generation: The impact of family business involvement. *Journal of Family Business Strategy*, *6*, 33-44. doi:10.1016/j.jfbs.2014.10.003

Mustafa, M., & Gold, M. (2013). 'Chained to my work'? Strategies to manage temporal and physical boundaries among self-employed teleworkers. *Human Resource Management Journal, 23*, 413-429. doi:10.1111/1748-8583.1200

National Economic Council and the President’s Council of Economic Advisers. (2013). *The fast track to civilian employment: Streamlining credentialing and licensing for service members, veterans, and their spouses.* Retrieved from https://www.whitehouse.gov/sites/default/files/docs/military_credentialing_and_licensing_report_2-24-2013_final.pdf

Neale, B. (2013). Adding time into the mix: Stakeholder ethics in qualitative longitudinal research. *Methodological Innovations Online*, *8*(2), 6-20. doi:10.4256/mio.2013.010

Nelson, I. P. (2014). *A phenomenological study of the academic and social experiences of black women who own successful small businesses* (Doctoral dissertation). Available ProQuest Dissertations & Theses Global database. (UMI No. 3613464).

Nelson, J. A. & Daniels, M. K. (2014). Leadership, perceptions, and turnover intentions: Why stay. *Electronic Journal of Business Ethics and Organization Studies, 19*(1), 6-13. Retrieved from https://www.jyu.fi/jsbe/en/current/archive/ejbo.

Noss, A., (2014). *Household Income: 2013. American community survey briefs*. U.S. Department of Commerce Economics and Statistics Administration U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf

Nulkar, G. (2014). SMEs and environmental performance: A framework for green business strategies. *Social and Behavioral Sciences, 133*, 130-140. doi:10.1016/j.sbspro.2014.04.177

Office of Economic Research of the U.S. Small Business Administration's Office of Advocacy. (2015). *The small business profiles for the states and territories*. Retrieved from https://www.sba.gov/sites/default/files/advocacy/SB%20Profiles%202014-15_0.pdf

Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy. (2012). *2012 Demographics profile of the military community*. Retrieved from http://www.militaryonesource.mil/12038/MOS/Reports/2012_Demographics_Report.pdf

Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy. (2014). *2014 Demographics profile of the military community*. Retrieved from http://download.militaryonesource.mil/12038/MOS/Reports/2014-Demographics-Report.pdf

Onwuegbuzie, A. J., & Leech, N. L. (2007). Validity and qualitative research: An oxymoron?. *Quality & Quantity*, *41*, 233-249. doi:10.1007/s11135-006-9000-3

O'Reilly, R., Wilkes, L., Luck, L., & Jackson, D. (2014). Being parents and workers: Qualitative insights from child protection workers. *Child Abuse Review*, *23*, 311-323. doi:10.1002/car.2254

Pablo-Martí, F., García-Tabuenca, A., & Crespo-Espert, J. (2014). Do gender-related differences exist in Spanish entrepreneurial activities? *International Journal of Gender and Entrepreneurship, 6*(2), 200-214. doi:10.1108/IJGE-01-2014-0005

Park, S., & Lunt, N. (2015). Confucianism and qualitative interviewing: Working Seoul to soul. *Forum: Qualitative Social Research, 16*(2), 1-20. Retrieved from www.qualitative-research.net/index.php/fqs/article/view/2166

Pierre, E. A., & Jackson, A. Y. (2014). Qualitative data analysis after coding. *Qualitative Inquiry*, *20*, 715-719. doi:10.1177/1077800414532435

Plauche, P. H., Marks, L. D., & Hawkins, A. J. (2016). Why we chose to stay together: Qualitative interviews with separated couples who chose to reconcile. *Journal of Divorce & Remarriage*, *57*, 317-337. doi:10.1080/10502556.2016.1185089

Poggenpoel, M., Jacobs, F. E., Myburgh, C. P. H., & Temane, A. M. (2017). Young families become mindful of their possibilities through the appreciation of their family life. *Health SA Gesondheid*, *22*, 1-8. doi:10.1016/j.hsag.2016.08.003

Poth, C., & Onwuegbuzie, A. J. (2015). Special issue: Mixed methods. *International Journal of Qualitative Methods*, *14*(2), 1-4. Retrieved from https://ejournals.library.ualberta.ca/index.php/IJQM/

Powell, I. (2013). Can you see me? Experiences of nurses working night shift in Australian regional hospitals: A qualitative case study. *Journal of Advanced Nursing*, *69*, 2172. doi:10.1111/jan.12079

Presbitero, A., Rabellotti, R., & Piras, C. (2014). Barking up the wrong tree? Measuring Gender Gaps in Firm's Access to Finance. *Journal of Development Studies*, *50*, 1430-1444. doi:10.1080/00220388.2014.940914

Puteh, F., Kaliannan, M., & Alam, N. (2015). Learning for professional development via peers: A system theory approach. *Social and Behavioral Sciences, 172*, 88-98. doi:10.1016/j.sbspro.2015.01.340

Qu, S. Q., & Dumay, J. (2011). The qualitative research interview. *Qualitative Research in Accounting & Management, 8*, 238-264. doi:10.1108/11766091111162070

Rabionet, S. E. (2011). How I learned to design and conduct semistructured interviews: An ongoing and continuous journey. *Qualitative Report, 16*, 563-566. Retrieved from nsuworks.nova.edu/tqr/

Rahimi, R., Rahmani, A., Pakpour, V., Moradi, N., Mohammadpoorasl, & Pashaie, Z. (2015). Nurses' opinion about euthanasia in East Azerbijan Province, Iran. *Jentashapir Journal of Health Research, 6*(4), 1-6. doi:17795/jjhr-22836

Rao, U. (2012). Concepts in sample size determination. *Indian Journal of Dental Research, 23*, 660-664. doi:10.4103/0970-9290.107385

Ramirez, O. (2013). Survivors of school bullying: A collective case study. *Children & Schools, 35*(2), 93-99. doi:1093/cs/cdt001

Rauch, A., & Rijsdijk, S. A. (2013). The effects of general and specific human capital on long-term growth and failure of newly founded businesses. *Entrepreneurship: Theory & Practice, 37*, 923-941. doi:10.1111/j.1540-6520.2011.00487.x

Reichborn-Kjennerud, K., & Svare, H. (2014). Entrepreneurial growth strategies: The women touch. *International Journal of Gender and Entrepreneurship, 6*(2), 181-199. doi:10.1108/IJGE-04-2013-0043

Rey-Martí, A., Tur Porcar, A., & Mas-Tur, A. (2015). Linking women entrepreneurs' motivation to business survival. *Journal of Business Research*, *68*, 810-814. doi:10.1016/j.jbusres.2014.11.033

Richomme-Huet, K., & Vial, V. (2014). Business lessons from a 'mompreneurs' Network. *Global Business & Organizational Excellence*, *33*(4), 18-27. doi:10.1002/joe.21550

Richter-Sundberg, L., Nyström, M. E., Krakau, I., & Sandahl, C. (2015). Improving treatment of depression in primary health care: A case study of obstacles to perform a clinical trial designed to implement practice guidelines. *Primary Health Care Research & Development*, *16*(2), 188-200. doi:10.1017/S1463423614000243.

Riebe, M. (2012). A place of her own: The case for university-based centers for women entrepreneurs. *Journal of Education for Business*, *87*, 241-246. doi:10.1080/08832323.2011.591846

Robb, A. (2013). *Access to capital among young firms, minority-owned firms, women-owned firms, and high-tech firms*. Small Business Administration, Office of Advocacy. Retrieved from http://www.sba.gov/sites/default/files/files/rs403tot(2).pdf

Robichaud, Y., Cachon, J. C., & McGraw, E. (2015). Why are women-owned businesses smaller? An empirical study in Canada and the United States. *Journal of Management Policy and Practice*, *16*(1), 62-75. Retrieved from http://www.na-businesspress.com/jmppopen.html

Robinson, O. C. (2014). Sampling in interview-based qualitative research: A theoretical and practical guide. *Qualitative Research in Psychology*, *11*(1), 25-41. doi:10.1080/14780887.2013.801543

Roulston, K. (2014). Interactional problems in research interviews. *Qualitative Research*, *14*, 277-293. doi:10.1177/1468794112473497

Rowley, C., Lee, J. K., & Lan, L. L. (2015). Why women say no to corporate boards and what can be done: “Ornamental directors” in Asia. *Journal of Management Inquiry*, *24*(2), 205. doi:10.1177/1056492614546263

Runge, C. E., Waller, M., MacKenzie, A., & McGuire, A. L. (2014). Spouses of military members' experiences and insights: Qualitative analysis of responses to an open-ended question in a survey of health and wellbeing. *Plos ONE, 9*(12), 1-18. doi:10.1371/journal.pone.0114755

Rybczynski, K. (2015). What drives self-employment survival for women and men? Evidence from Canada. *Journal of Labor Research*, *36*(1), 27-43. doi:10.1007/s12122-014-9194-4

Sayin, H. U. (2016). A short introduction to system theory: Indispensable postulate systems and basic structures of the systems in quantum physics, biology and neuroscience. *NeuroQuantology, 14*(1), 126-142. doi:10.14704/nq.2016.14.1.855

Seierstad, C., & Kirton, G. (2015). Having it all? Women in high commitment careers and work-life balance in Norway. *Gender, Work & Organization*, *22*, 390-404. doi:10.1111/gwao.12099

Seong-O, B., & Patterson, L. (2014). Comparison and implications of HCT at the individual, organization, and country levels. *Journal of Organizational Culture, Communications & Conflict, 18*(1), 11-28. Retrieved from http://www.alliedacademies.org/journal-of-organizational-culture-communications-and-conflict/

Sexton, T. L., & Stanton, M. (2016). Systems theories. In J. C. Norcross, G. R. VandenBos, D. K. Freedheim, B. O. Olatunji, J. C. Norcross, G. R. VandenBos, ... B. O. Olatunji (Eds.), *APA handbook of clinical psychology: Theory and research, Vol. 2* (pp. 213-239). Washington, DC: American Psychological Association. doi:10.1037/14773-008

Shahgholian, N., & Yousefi, H. (2015). Supporting hemodialysis patients: A phenomenological study. *Iranian Journal of Nursing & Midwifery Research, 20*, 626-633. doi:10.4103/1735-9066.164514

Shavers, M. C. & Moore, J. L. III. (2014). Black women voices: Self-presentation strategies in doctoral programs in predominately white institutions. *Journal of College Student Development, 55*, 391-407. doi:10.1353/csd.2014.0040

Sims, J. D., Neese, S., Sims, A., & Anderson, P. (2015). Notions in their heads: Exploring the discrepant selves of African-American women entrepreneurs. *Florida Communication Journal*, *43*(1), 41-55. Retrieved from http://floridacom.org/fca-journal/

Spillman, L. (2014). Mixed methods and the logic of qualitative inference. *Qualitative Sociology, 37*(2), 189-205. doi:10.1007/s11133-014-9273-0

Starik, M., & Kanashiro, P. (2013). Toward a theory of sustainability management:

Uncovering and integrating the nearly obvious. *Organization & Environment, 26*(1), 7-30. doi:10.1177/1086026612474958

Starr, M. A. (2014). Qualitative and mixed-methods research in economic: Surprising growth, promising future. *Journal of Economic Surveys*, *28*, 238-264. doi:10.1111/joes.12004

Sundaramurthy, C., Musteen, M., & Randel, A. E. (2013). Social value creation: A qualitative study of Indian social entrepreneurs. *Journal of Developmental Entrepreneurship*, *18*(2), 1-20. doi:10.1142/S1084946713500118

Tegtmeier, S., Kurczewska, A., & Halberstadt, J. (2016). Are women graduates' jacquelines-of-all-trades? Challenging Lazear's view on entrepreneurship. *Small Business Economics*, *47*(1), 77-94. doi:10.1007/s11187-016-9727-8

Tessier, S. (2012). From field notes, to transcripts, to tape recordings: Evolution or combination? *International Journal of Qualitative Methods*, *11*, 446-460. Retrieved from http://ejournals.library.ualberta.ca/index.php/IJQM/

Thébaud, S. (2016). Passing up the job: The role of gendered organizations and families in the entrepreneurial career process. *Entrepreneurship: Theory & Practice*, *40*, 269-287. doi:10.1111/etap.12222

Tilcsik, A., & Marquis, C. (2013). Punctuated generosity: How mega-events and natural disasters affect corporate philanthropy in U.S. communities. *Administrative Science Quarterly*, *58*(1), 111-148. doi:10.1177/0001839213475800

Tlaiss, H. A. (2015). How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern countries. *Journal of Business Ethics*, *129*, 859-

877. doi:10.1007/s10551-014-2138-3

Tobiano, G., Chaboyer, W., & Mcmurray, A. (2013). Family members' perceptions of the nursing bedside handover. *Journal of Clinical Nursing*, *22*(1/2), 192-200. doi:10.1111/j.1365-2702.2012.04212.x

Trougakos, J. P., Bull, R. A., Green, S. G., MacDermid, S. M., & Wiess, H. W. (2007). Influences on job search self-efficacy of spouses of enlisted military personnel. *Human Performance, 20,* 391-413. doi:10.1080/08959280701522114

Truglio-Londrigan, M. (2013). Shared decision-making in home-care from the nurse's perspective: Sitting at the kitchen table-a qualitative descriptive study. *Journal of Clinical Nursing*, *22*, 2883-2895. doi:10.1111/jocn.12075

Turner, D. W., III (2010). Qualitative interview design: A practical guide for novice investigators. *The Qualitative Report, 15*, 754-760. Retrieved from www.nova.edu/ssss/QR/QR15-3/qid.pdf

Tuohy, D., Cooney, A., Dowling, M., Murphy, K., & Sixsmith, J. (2013). An overview of interpretive phenomenology as a research methodology. *Nurse Researcher*, *20*(6), 17-20. doi:10.7748/nr2013.07.20.6.17.e315

U.S. Census Bureau. (2010). *2007 Survey of business owners summaries of findings.* Retrieved from http://www.census.gov/econ/sbo/getsof.html?07women

U.S. Census Bureau. (2015). *American fact finder: Statistics for all U.S. firms by industry, gender, and receipts size of firms for the U.S. and State: 2012 Survey of business owners.* Retrieved from http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=

SBO_2012_00CSA05&prodType=table

U.S. Census Bureau. (2015a). *Los Angeles County a microcosm of nation's diverse collection of business owners census bureau reports.* Retrieve from https://www.census.gov/newsroom/press-releases/2015/cb15-209.html

U.S. Census Bureau, Statistical Abstract of the United States. (2015). *Table 768. U.S. firms-ownership by gender, ethnicity, race, and veteran status: 2012*. Retrieved from http://www.census.gov/compendia/statab/2012/tables/12s0769.pdf.

U.S. Department of Health & Human Services, Human Subjects Research. (2009*). Code of Federal Regulations*. Retrieved from http://www.hhs.gov/ohrp/humansubjects/guidance/45cfr46.html#46.115

U.S. Department of Health & Human Services, National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research. (1979). *Ethical principles and guidelines for the protection of human subjects of research* (45 CFR 46, subparts A - D. Retrieved from http://www.ecfr.gov/cgi-bin/text-idx?SID=89188af352bb3bbdcf8d88d940ef705d&node=pt45.1.46&rgn=div5#se45.1.46_1101

U.S. Department of the Treasury & U.S. Department of Defense. (2012). *Supporting our military families: Best practices for streamlining occupational licensing across state lines*. Retrieved from http://www.defense.gov/home/pdf/Occupational_Licensing_and_Military_Spouses_Report_vFINAL.PDF

U.S. Small Business Administration, Office of Advocacy. (2015). *Small business market* *update: A snapshot of the small business economy*. Retrieved from https://www.sba.gov/sites/default/files/Small_business_bulletin_June_2015.pdf

U.S. Small Business Administration, Office of Advocacy. (2016*). United States small business profile*. Retrieved from https://www.sba.gov/sites/default/files/advocacy/United_States.pdf

Valtakoski, A. (2015). Initiation of buyer–seller relationships: The impact of intangibility, trust and mitigation strategies. *Industrial Marketing Management*, *44*, 107-118. doi:10.1016/j.indmarman.2014.10.015

van Griensven, H., Moore, A. P., & Hall, V. (2014). Mixed methods research-The best of both worlds?. *Manual Therapy, 19*, 367-371. doi:10.1016/j.math.2014.05.005

van Hulten, A. (2012). Women's access to SME finance in Australia. *International Journal of Gender and Entrepreneurship, 4*, 266-288. doi:10.1108/17566261211264154

Venkatesh, V., Brown, S. A., & Bala, H. (2013). Bridging the qualitative-quantitative divide: Guidelines for conducting mixed methods research in information systems. *MIS Quarterly*, *37*(1), 21-54. Retrieved from http://www.misq.org/

Verduijn, K., & Essers, C. (2013). Questioning dominant entrepreneurship assumptions: The case of women ethnic minority entrepreneurs. *Entrepreneurship & Regional Development*, *25*, 612-630. doi:10.1080/08985626.2013.814718

von Bertalanffy, L. (1972). The history and status of general systems theory. *Academy of Management Journal*, *15,* 407-426. doi:10.2307/255139

Walden University. (2014). Research ethics & compliance: Welcome for IRB. Retrieved from www.academicguides.waldenu.edu/researchcenter/orec#s-lg-box-2713758

Walsh, K. (2013). When I say ... triangulation. *Medical Education*, *47*, 866. doi:10.1111/medu.12241

Wang, C., Duan, Z., & Yu, L. (2016). From nonprofit organization to social enterprise. *International Journal of Contemporary Hospitality Management*, *28*, 1287-1306. doi:10.1108/IJCHM-05-2014-0230

Wang, M. C., Nyutu, P. N., Tran, K. K., & Spears, A. (2015). Finding resilience: The mediation effect of sense of community on the psychological well-being of military spouses. *Journal of Mental Health Counseling*, *37*(2), 164-174. doi:10.17744/mehc.37.2.07054x614489204m

Wang, T., & Lien, Y. (2013). The power of using video data. *Quality & Quantity, 47*, 2933-2914. doi:10.1007/s11135-012-9717-0

Welsh, D. H. B., Memili, E., Kaciak, E., & Al Sadoon, A. (2014). Saudi women entrepreneurs: A growing economic segment. *Journal of Business Research, 67*, 758-762. doi:10.1016/j.jbusres.2013.11.040

White House, Office of the Press Secretary. (2012). Remarks by the President in state of the union address. Retrieved from http://www.whitehouse.gov/the-press-office/2012/01/24/remarks-president-state-union-address

Whittaker, J. M. (2013). *Unemployment compensation (insurance) and military service*. Congressional Research Service 7-5700, RS22440. Retrieved from https://www.fas.org/sgp/crs/misc/RS22440.pdf

Wright, M., Roper, S., Hart, M., & Carter, S. (2015). Joining the dots: Building the evidence base for SME growth policy. *International Small Business Journal*, *33*(1), 3-11. doi:10.1177/0266242614558316

Yazdanfar, D., & Abbasian, S. (2013). The determinants of informal capital in the financing of small firms at start-up: An ethnic comparison of small firms in Sweden. *International Journal of Economics and Finance, 5*(3), 62-72. doi:10.5539/ijef.v5n3p62

Yilmaz, K. (2013). Comparison of quantitative and qualitative research traditions: Epistemological, theoretical, and methodological differences. *European Journal of Education*, *48*, 311-325. doi:10.1111/ejed.12014

Yin, R. K. (2012). *The application of case study research* (3rd ed). Thousand Oaks, CA: Sage Publications, Inc.

Yu, H., Abdullah, A., & Saat, R. M. (2014). Overcoming time and ethical constraints in the qualitative data collection process: A case of information literacy research. *Journal of Librarianship & Information Science*, *46*, 243-257. doi:10.1177/0961000614526610

Yusuff, O. S. (2013). The dynamics of strategic entry and motivations of Yoruba women textile traders in the Balogun market, Lagos state, Nigeria. *Journal of Developmental Entrepreneurship*, *18*(2), 1-25. doi:10.1142/S108494671350012X

Žaliūnienė, R., Aleksejūnienė, J., Brukienė, V., and Pečiulienė, V. (2015). Do hemophiliacs have a higer risk for dental caries than the general population?. *Medicina, 51*(1), 46-56. doi:10.1016/j.medici.2015.01.003

Zanini, B., Basche, R., Ferraresi, A., Ricci, C., Lanzarotto, F., Marullo, M., ... & Lanzini, A. (2015). Randomised clinical study: Gluten challenge induces symptom recurrence in only a minority of patients who meet clinical criteria for non-coeliac gluten sensitivity. *Alimentary Pharmacology & Therapeutics*, *42*, 968-976. doi:10.1111/apt.1337

Zhao, L., & Ha-Brookshire, J. (2014). How did you survive in the first five years? Secrets to success described by apparel new ventures in China. *Journal of Enterprising Culture*, *22*, 485-503. doi:10.1142/S0218495814500204

Zolin, R., Stuetzer, M., & Watson, J. (2013). Challenging the women underperformance hypothesis. *International Journal of Gender and Entrepreneurship, 5*(2), 116-129. doi:10.1108/17566261311328819

Appendix A: Interview Protocol

Insert name, thank you for volunteering to meet with me today and participate in my research about military spouses' small business owners who relocated while simultaneously operating a business. The purpose of my study is to explore the strategies you used to remain in operation during your military relocation. The first order of business is the consent form. Please read the consent form while I read it aloud. If you understand and agree with the consent form, please sign and date the consent form for me. Do you have any questions? Did you bring any archival documents? If so, I will take them now. Once I am finish with the documents, I will return them to you. Let us get started! If any anytime, I ask a question that you do not want to answer please say "pass" and I will continue to the next question. My first question is:

1. Upon notification of a military relocation, what strategies did you use to prepare to relocate your business?
2. During a military relocation, what strategies did you use to continue the operation of your business?
3. After a military relocation, what strategies did you use to resume the operation of your business?
4. What strategies to you use to overcome any obstacles while relocating and operating/re-establishing/re-starting your business?

Insert name, thank you for all this excellent information and data. To let you know how the process will work. I will transcribe the interview and write up a synopsis of each question. Once I have completed the transcription of the interview and written the synopsis, I will contact you to schedule another meeting for you to review the synopsis for accuracy.

Again, thank you very much for participating in my study!

Member Checking Protocol

Insert name, thank you for meeting me today. I completed the transcription of the interview and wrote a synopsis of your answer to each question. Here is a copy of the questions with an in-depth summary of your answers. I will go thru the summary with you to make certain that what I have written presents the answers you provided and ensure I did not miss anything. In addition, you can contribute more information, if you want. You understand? Let us get started.

Insert name, again, thank you very much for taking the time out of your busy schedule to meet with me to go over the interview synopsis. If I have additional questions, I will be in contact with you. However, most importantly, I will provide you a copy of the complete study once r` is approved. Thank you very much!

Appendix B: Interview Questions

1. Upon notification of a military relocation, what strategies did you use to prepare to relocate your business?
2. During a military relocation, what strategies did you use to continue the operation of your business?
3. After a military relocation, what strategies did you use to resume the operation of your business?
4. What strategies did you use to overcome any obstacles while relocating and operating/re-establishing/re-starting your business?
5. What financial strategy did you use to sustain your business during the military relocation?
6. What additional information can you add to this study about the various strategies you used, that were successful, would you like to share?

Appendix C: Solicitation for Participants

Greetings Military Spouses!

My name is Sandra Heredia and I am a doctoral student at Walden University currently working on my Doctorate in Business Administration with a focus on Entrepreneurship. I am seeking military spouses who own or have owned a small business to partake in my doctoral study. The purpose of my study is to explore the strategies military spouse small business owners use when they relocated while simultaneously operating a business. The requirements to participate in the study are:

- Must be a military spouse stationed at Shaw Air Force Base or Fort Jackson, South Carolina.
- Must own or have owned a business and relocated (due to a mandatory move) your business while simultaneously operating the business.

Your participation in this study is voluntary and your responses are confidential. While there is no compensation for your participation, I will offer you a copy of the completed study for your records and future use. If you are interested in participating in this study, please send me an email at sandra.heredia@waldenu.edu or call my mobile at 813-416-3863.

Thank you in advance for your time and consideration.

Sandra D. Heredia

Appendix D: Transcription Service

Quick Transcription Service (QTS) is an ISO (International Organization of Standardization) certified company that provides transcription and translation services with additional rounds of proofreading. QTS employ good and reliable transcriptionist who have great skills, meet accuracy and timely turnaround for transcriptions, familiar with different accents, and are US based. Transcription services are available in clean and verbatim transcription with or without time code formats. QTS accept digital audio and video formats of any type including MP4, AVI, MP3, WMA, DSS, WAV and all other major digital formats. I will use QTS who service numerous cities in South Carolina. QTS is affordable, secure (will sign a nondisclosure agreement), confidential, a fast turnaround time, professional, and provides 24/7 support.

QTS website is www.quicktranscriptionservice.com/Transcription-Columbia.html.

Appendix E: Mutual Confidential Disclosure Agreement

This Agreement is dated the ______ 2016 and effective upon the date of first 5 disclosure or the date of this Agreement, whichever occurs first, between and among Sandra (hereinafter "Client") and Quick Transcription Service. (Hereinafter "Company") (Quick Transcription Service and Company each are referred to herein as a "Party" and are collectively referred to herein as the "Parties").

WHEREAS, Company has agreed to provide Sandra during the course of which the Parties to this Agreement may wish to disclose to each other in oral and written form or in other medium, certain non-public [1]confidential and proprietary information.

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein and intending to be legally bound, the parties hereby agree as follows:

1. In connection with the Services, it may be necessary or desirable for a Party to disclose to the other certain non-public Confidential Information. For purposes of this Agreement, "Confidential Information" shall mean all non-public, confidential and proprietary information relating to the Parties, their respective clients and the Services, which has been or will be disclosed by a Party orally or as set forth in writing, or contained in some other tangible form.

2. The receiving Party hereby agrees to hold in strict confidence and to use all reasonable efforts to maintain the secrecy of any and all Confidential Information disclosed by the disclosing Party under the terms of this Agreement and may not disclose Confidential

Information without the express, written prior consent of the disclosing Party, with the exception of the following:

(a) Information that, at the time of disclosure, is available to the public, or thereafter becomes available to the public by publication or otherwise, other than by breach of this Agreement by the receiving Party;

(b) Information that the receiving Party can establish by prior record was already known to them or was in their possession at the time of disclosure and was not acquired, directly or indirectly, from the disclosing Party;

(c) Information that the receiving Party obtains from a third party; provided however, that such information was not obtained by said third party, directly or indirectly, from the disclosing Party under an obligation of confidentiality toward the disclosing Party;

(d) Information that the receiving Party can establish was independently developed by their employees or contractors who had no contact with and were not aware of the content of the Confidential Information.

3. The receiving Party may disclose Confidential Information if compelled to do so by a court, administrative agency or other tribunal of competent jurisdiction, provided however, that in such case the receiving Party shall, immediately upon receiving notice that disclosure may be required, give written notice by facsimile and overnight mail to the providing Party so that the providing Party may seek a protective order or other remedy from said court or tribunal. In any event, the receiving Party shall disclose only that portion of the Confidential Information which, in the opinion of their legal counsel, is legally required to be disclosed

and will exercise reasonable efforts to ensure that any such information so disclosed will be accorded confidential treatment by said court or tribunal through protective orders, filings under seal and other appropriate means.

4. The receiving Party shall not use the Confidential Information for any purpose other than in connection with the Services. The receiving Party will only disclose Confidential Information to their directors, officers, employees or agents, as applicable.

5. The receiving Party shall take all reasonable steps, including, but not limited to, those steps taken to protect their own information, data or other tangible or intangible property that they regard as proprietary or confidential, to ensure that the Confidential Information is not disclosed or duplicated for the use of any third party, and shall take all reasonable steps to prevent their directors, officers, employees and agents (as applicable) who have access to the Confidential Information from disclosing or making unauthorized use of any Confidential Information, or from committing any acts or omissions that may result in a violation of this Agreement.

6. Title to, and all rights emanating from the ownership of, all Confidential Information disclosed under this Agreement, or any material created with or derived from the Confidential Information, shall remain vested in the disclosing Party. Nothing herein shall be construed as granting any license or other right to use the Confidential Information other than as specifically agreed upon by the Parties.

7. Upon written request of the disclosing Party, the receiving Party shall return promptly to the disclosing Party all materials and documents, as well as any data or other media

(including computer data and electronic information), together with any copies thereof, or destroy same and, upon request of the disclosing Party, provide a certificate of destruction.

8. All obligations established hereunder shall expire six (6) months from the date of disclosure.

9. The receiving Party agrees that the disclosure of Confidential Information without the express consent of the disclosing Party will cause irreparable harm to the disclosing Party, and that any breach or threatened breach of this Agreement by the receiving Party will entitle the disclosing Party to injunctive relief, in addition to any other legal remedies available, in any court of competent jurisdiction.

10. This Agreement shall be construed under and governed by the substantive laws of California, without giving effect to the conflicts of laws provision thereof. Any disputes arising between the Parties relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the City and State of California, and the Parties hereby waive any objection that they may have now or hereafter to the laying of venue of any proceedings in said courts and to any claim that such proceedings have been brought in an inconvenient forum, and further irrevocably agree that a judgment or order in any such proceedings shall be conclusive and binding upon each of them and may be enforced in the courts of any other jurisdiction.

11. This Agreement constitutes the entire agreement among the Parties as to the subject matter contained herein, shall supersede any other prior or contemporaneous arrangements as to the Confidential Information, whether written or oral, and may be modified in writing only.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement as of the day and year first above written.

Quick Transcription Service – Vanan Innovation Services (P) Ltd.

By: ____________	By: ______________________
Saravanan Nagaraj	Name:
Designation: CEO	Designation:

Appendix F: Signed Letter of Cooperation

Alice Drive Baptist
Church Mark Partin
mpartin@adbc.org

1 December 2016

Dear Sandra D. Heredia

Based on my review of your research proposal, I give permission for you to use a space within Alice Drive Baptist Church for data collection for your study entitled Strategies Used by Military Spouse Small Business During a Military Relocation. As part of this study, I authorize you to meet with participants for your research to conduct interviews, data collection, member checking, and results dissemination activities. Individuals are participants whom you have solicited for participation and scheduled appointments. Alice Drive Baptist Church is only providing a space.

We understand that our organization's responsibility is to provide a space. We reserve the right to withdraw from the study at any time if our circumstances change.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB. Sincerely,

MARK
PARTIN
Administrative
Pastor
mpartin@adbc
.org

Appendix G: Participants Characteristics

PSEUDONYM	BUSINESS INDUSTRY	AGE	# EMPLOYEES (excl mbr)	RELOCATED YOUR BUSINESS FROM	EDUCATION	SPOUSE	PRIOR MILITARY SERVICE	TIME AT SHAW	LENGTH OF TIME IN BUSINESS
Brenda	Cosmology	37	0	Military base in Republic of Korea	Graduate	Enlisted	no	2 yrs	15 yrs
Camille	Home Child Care Provider	40	0	Military base in Germany	Graduate	Enlisted	yes	8 yrs	Due to the restrictions, decided not to restart business at Shaw
Lisa	Interior Designer	47	3	Military base in Nevada	Graduate	Officer	no	20 yrs	23 yrs
Shelby	Gov't Contractor	33	13	Military base in Illinois	Graduate	Officer	yes	3 months	5 yrs
Sophia	Cultinary	37	1	Military base in Germany	Post-graduate	Mustang	yes	7 months	2.5 yrs