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MAKING THE CASE FOR PUBLIC SUPPORT OF US WOMEN BUSINESS OWNERS

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INTRODUCTION

In recent decades, policymakers and scholars worldwide have come to recognize the contributions and potential of women's entrepreneurship. The United States is often viewed as an exemplar for its promotion and production of women-owned businesses (WOBs).¹ Estimates suggest that 13.3 million or from 40–48 percent of US businesses are women-owned.² These businesses generate about \$1.9 trillion in revenue per year and employ 9.4 million workers.³ The majority of women business owners (WBOs) are White, but women of color are starting increasing percentages of new US businesses (e.g., 64% in 2019).⁴

However, these figures obscure the numerous barriers many WBOs face while pursuing entrepreneurial goals. Such barriers can discourage women from entering self-employment, formalizing business ownership,

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¹ Helene Ahl & Theresa Nelson, *How Policy Positions Women Entrepreneurs: A Comparative Analysis of State Discourse in Sweden and the United States*, J. OF BUS. VENTURING 273, 2015); Susan Marlow, Sara Carter & Eleanor Shaw, *Constructing Female Entrepreneurship Policy in the UK: Is the U.S. Relevant Benchmark?*, 26 ENV'T & PLAN. C: GOV'T & POL'Y, 335, 335-51 (2008).

² AM. EXPRESS, THE 2019 STATE OF WOMEN-OWNED BUSINESS REPORT (2019), https://s1.q4cdn.com/692158879/files/doc_library/file/2019-state-of-women-owned-businesses-report.pdf; Maddie Shepherd, *17 Women-Owned Business Stats You Need to Know*, FUNDERA (March 18, 2020), <https://www.fundera.com/resources/women-owned-business-statistics>.

³ Ben Norman, *Women-Owned Businesses See Rapid Growth*, CHAMBER BUSINESS NEWS (2019), <https://chamberbusinessnews.com/2019/10/10/women-owned-businesses-see-rapid-growth/>; GROWTH-ORIENTED WOMEN ENTREPRENEURS AND THEIR BUSINESS: A GLOBAL RESEARCH PERSPECTIVE (Candida G. Brush et al., eds., Edward Elgar Publishing 2006).

⁴ AM. EXPRESS, *supra* note 2.

developing sustainable businesses, and pursuing growth objectives. Much concern has been expressed about the so-called “underperformance” of WOBs.⁵ Comparisons of WOBs with men-owned businesses (MOBs) suggest that relative to men, women owners’ disproportionate concentrations in low-growth and labor-intensive business sectors, limited access to funding sources, and disproportionate responsibilities for unpaid care-work in the home explain WOBs’ lower relative performance as a group on traditional business success measures.⁶ Still, there are some WOBs who develop competitive, fast-growing, and highly-profitable firms.

Some performance differences may be explained by distinctions between women entrepreneurs who own formal businesses and those who define themselves as self-employed, with self-employed status often an indicator of greater earnings precarity.⁷ Business surveys vary in their degree of definitional inclusiveness.⁸ Whether to include the self-employed with business owners is just one dimension of how to define and describe women’s entrepreneurship. In this article, unless otherwise stated, the more inclusive definition of WOBs and WOBs will be used.

Advocacy for business and self-employment support programs requires constructing a portrait of women entrepreneurs and the outcomes

⁵ Richard Samans, Jennifer Blanke, Gemma Corrigan & Margareta Drzeniek, *The Inclusive Growth and Development Report 2015*, 13 GENEVA: WORLD ECON. F. 1 (2015), http://www.peprobe.com/pe-content/uploads/2016/01/WEF_Forum_IncGrwth.pdf; Saskia Vossenbergh, *Women Entrepreneurship Promotion in Developing Countries: What Explains the Gender Gap in Entrepreneurship and How to Close It*, 8 MAASTRICHT SCH. OF MGMT. WORKING PAPER SERIES 1, (2013); *The Global Competitiveness Report: 2015-2016*, (Klaus Schwab, ed.) (2015), www3.weforum.org/docs/gcr/2015-2016/Global_Competitiveness_Report_2015-2016.pdf

⁶ Karyn Loscocco & Sharon R. Bird, *Gendered Paths: Why Women Lag Behind Men in Small Business Success*, 39 WORK AND OCCUPATIONS, 183, 183-219 (2012); Susan Coleman & Alicia Robb, *Financing High Growth Women-Owned Enterprises: Evidence from the United States*, in WOMEN’S ENTREPRENEURSHIP IN GLOBAL AND LOCAL CONTEXTS 183, (Cristina Díaz-García et al., eds. Edward Elgar Publishing, 2016), <https://www.elgaronline.com/view/edcoll/9781784717414/9781784717414.xml>; Yves Robichaud et al., *Female Entrepreneurs’ Motives and SME’s Growth: An International Study*, 3 J. WOMEN’S ENTREPRENEURSHIP & EDUC., 1, 1-27. (2013).

⁷ Marlow et al., *supra* note 1.

⁸ *Annual Survey of Entrepreneurs*, U.S. CENSUS BUREAU, (2017), <https://www.census.gov/programs-surveys/ase.html>; *2012 Survey Questionnaire of Business Owners and Self-Employed Persons (SBO)*, U.S. CENSUS BUREAU, (2014), https://www2.census.gov/programs-surveys/sbo/questionnaire/2012/2012-sbo-questionnaire/sbo1_2012.pdf.

associated with their ventures in ways that justify program expenditures. Given the scarcity of public and philanthropic funding, social constructions of populations targeted for assistance are critical for successful advocacy and formulation of public policy.⁹ WBOs must be constructed both as worthy recipients and as individuals who, with the proposed assistance, can produce promised and desirable societal outcomes. The task of WBO advocates and assistance programs is complicated by the great variations among women entrepreneurs. This diversity affects the rationales and support strategies that are appropriate for different WBOs and the contexts in which they do business. Despite such logic, advocacy strategies and program designs continue to adopt a one-size-fits-all style for supporting WOBs. Uniform approaches do not sufficiently recognize the varied needs of WBOs and whether self-employment is actually viable for them.¹⁰ Regardless of the uneven likelihood of high growth and high revenues for many WBOs, advocates tend to sell support programming with claims about WOBs' tremendous economic development potential.¹¹

The present study focuses on the efforts of one community advocacy network's effort to conduct survey-and-interview research studies and use them to develop a portrait of WBOs in its area. This article analyzes the ways in which the community network constructed WBOs and WOB business outcomes in their research report, and how the anticipated audience for the report influenced these constructions.

Drawing on the "Social Construction of Target Populations" framework developed by Anne Schneider and Helen Ingram,¹² the Social Construction of Gender and Entrepreneurship perspective,¹³ and feminist

⁹ Anne Schneider & Helen Ingram, *Social Construction of Target Populations: Implications for Politics and Policy*, 87 AMERICAN POL. SCI. REV. 334 (1993); Nancy Jurik & Julie Cowgill, *The Construction of Client Identities in a Post-Welfare Social Service Program: The Double Bind of Microenterprise Development*, in DESERVING & ENTITLED: SOC. CONSTRUCTIONS & PUB. POL'Y 173 (Anne L. Schneider & Helen M. Ingram eds., 2005).

¹⁰ NANCY C. JURIK, *BOOTSTRAP DREAMS: U.S. MICROENTERPRISE DEVELOPMENT IN AN ERA OF WELFARE REFORM* (2005).

¹¹ *Id.*; Marlow et al., *supra* note 1; Ahl et. al, *supra* note 1.

¹² Schneider & Ingram, *supra* note 9.

¹³ ATTILA BRUNI, SILVIA GHERARDI & BARBARA POGGIO, *GENDER AND ENTREPRENEURSHIP: AN ETHNOGRAPHIC APPROACH* (Taylor & Francis Group 1st ed. 2005); Nancy C. Jurik, *Getting Away and Getting By: The Experiences of Self-Employed Homeworkers*, 25 WORK & OCCUPATIONS 7 (1998); Nancy C. Jurik, Alena Křížková, Marie Pospíšilová & Gray Cavender, *Blending, Credit, Context:*

legal studies arguments about women's sameness or difference from men,¹⁴ I analyze survey findings summaries, WBO interview data, participant observations of advocacy network public meetings, and the final research report on WOBs that the network produced. The advocacy network referred to here by the pseudonym Western Ownership by Women (WOW) met to develop a research plan, examine reports of survey-and-interview findings, and develop the policy recommendations that they wished to disseminate to WOB support program leaders, policymakers, and philanthropic organizations. The WOW network hoped their report would motivate increased public and philanthropic funding for women's entrepreneurship and would result in better support program design in the western US city where they were located.

I gathered data for the interview study and worked with the WOW sub-committee that prepared the report. During this process, I realized that our hopes to dispel negative stereotypes of WBOs and convince local policymakers of the need to support them had led to some questionable generalizations about WBOs. My reconsideration of the survey findings summary and interview data, my observations of WOW meetings, and a textual analysis of the WOW final report, reveals that WOW's justification for supporting WOBs concentrated most heavily on the economic development potential of WOBs as indicated by annual business revenue, jobs created, and growth intentions. The survey research design and final WOW report downplayed issues of business work and family care tensions, gendered and racialized barriers, and low-growth and precarious enterprises.

This article will present an analysis of the discursive themes implicated in WOW discussions and report "key findings" and policy recommendations. Themes prominent in prior research on WOBs but rejected or de-emphasized in the WOW report are also identified. The intended audience for the report, which included philanthropists and government funding sources, was influential in shaping the report's framing and recommendations. WOW leaders had a good idea of the funding rationales that would appeal to these groups. Yet, conforming to audience criteria created pressure to stress the economic merits of WOBs to the exclusion of other dimensions of WOBs' motives and experiences. The

Doing Business, Family and Gender in Czech and U.S. Copreneurships, 37 INT'L SMALL BUS. J. 317 (2019).

¹⁴ Joan C. Williams, *Dissolving the Sameness/Difference Debate: A Post-Modern Path Beyond Essentialism in Feminist and Critical Race Theory*, 40 DUKE L. J. 296 (1991).

findings in my reconsideration reveal the complexity and dilemmas of WOB advocacy, in particular the need to consider the diverse social locations of WBOs—such as their race, class, age, and family situation—when describing their business outcomes. Also revealed is the need to develop policy recommendations that not only promote the economic development contributions of WOBs, but also to identify if and how business ownership actually enhances the position of women.

The next section contains a review of literature on the situation of US women entrepreneurs, and on advocacy and programming for WBOs. It explains the conceptual framework for the present analysis. After that discussion is a brief explication of methodology followed by a discussion of findings. The conclusions section discusses the major implications of the study and directions for future WBO advocacy.

I. LITERATURE REVIEW & CONCEPTUAL FRAMEWORK

Advocates for gender equality have often faced the dilemma of whether to argue that women should be treated the same as equally-situated men, or treated differently.¹⁵ Sameness-difference questions that could be posed in relation to women entrepreneurs include: Does it make sense to talk about WBOs as a group facing the same problems as men and likely to benefit from the same solutions? Do women simply need the same treatment as men, or do they need special treatment to succeed? The problem identified in prior entrepreneurship research is that viewing WBOs as fundamentally the same as MBOs leads to situations in which women are often judged according to criteria historically based upon masculine-centered business ideals (e.g., aggressiveness, competitiveness, risk-friendly).¹⁶ On the other hand, viewing women as a group that is fundamentally different from men as a group ignores both differences within gender groups and commonalities across gender groups.¹⁷ Difference assertions can also ignore underlying structural conditions that produce varied motivations and behavior. In fact, sameness and difference arguments are equally vulnerable to being used to

¹⁵ Sonia Liff & Judy Wajcman, 'Sameness' and 'Difference' Revisited: Which Way Forward for Equal Opportunity Initiatives? 33 J. MGMT. STUD., 79, 79-94 (1996); Williams, *supra* note 14.

¹⁶ HELENE AHL, THE SCIENTIFIC REPRODUCTION OF GENDER INEQUALITY: A DISCOURSE ANALYSIS OF RESEARCH TEXTS ON WOMEN'S ENTREPRENEURSHIP (Copenhagen Business School Press 1st ed. 2004).

¹⁷ Susan Marlow, *Gender and Entrepreneurship: Past Achievements and Future Possibilities*, 12 INT'L J. GENDER & ENTREPRENEURSHIP, 39 (2020).

justify the status quo, and neither approach formulates a direct challenge to structures that disadvantage business outsiders (e.g., women, persons of color, immigrants of both genders).¹⁸

Historically, imagery, policies, and practices associated with business success were generated from the experiences of MBOs. Effective business owners are assumed to be competitive, profit-driven, and growth-oriented risk-takers devoid of household and caring responsibilities.¹⁹ Traditional measures of business success focus on the number of jobs created and amount of revenue generated. Much research on WBOs compares the performance of WOBs as a group to that of MOBs as a group using such measures.²⁰ Researchers find that WBOs disproportionately start business in gender-stereotypic fields that happen to be low-growth and labor-intensive enterprises.²¹ Compared to MBOs, WBOs are found to be risk-averse, lacking in confidence and managerial experience, and starting businesses as avenues for flexible ways to combine childcare with income-generating activities. Some arguments posit that women as a group tend to set lower growth thresholds than do men as a group,²² and lack the long-term growth planning horizons of men.²³ Although research also reveals that such generalizations do not hold for WBOs across all business types, educational levels, and family statuses, these images have been associated with all WBOs in public minds and in business textbooks.²⁴

¹⁸ Alena Křížková, Marie Pospilová, Nancy Jurik & Gray Cavender, *Women's Entrepreneurial Realities in the Czech Republic and the United States: Gender Gaps, Racial/Ethnic Disadvantages, and Emancipatory Potential*, in CONTEXTUAL EMBEDDEDNESS OF WOMEN'S ENTREPRENEURSHIP GOING BEYOND A GENDER-NEUTRAL APPROACH 180-193 (Shumaila Y. Yousafzi, Adam Lindgreen, Saadat Saeed & Colette Henry eds., 2018); Williams, *supra* note 14.

¹⁹ Helene Ahl, *Why Research on Women Entrepreneurs Needs New Directions*, ENTREPRENEURSHIP THEORY AND PRACTICE 595, (2006).

²⁰ Susan Marlow & Angela Martinez Dy, *Annual Review Article: Is It Time to Rethink the Gender Agenda in Entrepreneurship Research?*, 36 INT'L SMALL BUS. J. 3 (2018).

²¹ SARA CARTER & ELEANOR SHAW, WOMEN'S BUSINESS OWNERSHIP: RECENT RESEARCH AND POLICY DEVELOPMENTS (2006), https://strathprints.strath.ac.uk/8962/1/SBS_2006_Report_for_BIS.pdf.

²² Jennifer E. Cliff, *Does One Size Fit All? Exploring the Relationship Between Attitudes Towards Growth, Gender, and Business Size*, J. BUS. VENTURING 523 (1998).

²³ Siwan Mitchelmore & Jennifer Rowley, *Entrepreneurial Competencies: A Literature Review and Development Agenda*, 16 INT'L J. ENTREPRENEURIAL BEHAV. & RSCH. 92 (2010).

²⁴ Ahl, *supra* note 16.

Scholars have noted the persistent, even if sometimes changing connections between social constructions of entrepreneurship and of gender. Bruni²⁵ and others²⁶ have elaborated the simultaneous and interwoven productions of business and gender by WBOs. Scholars have documented the inextricable links between gender and entrepreneurship in both research and policy.²⁷

Given the male-centered roots of traditional success indicators, it is not surprising that WOBs are so often constructed as underperforming when compared to men.²⁸ Studies of MBOs and WBOs as homogenous groups fail to uncover the differences within gender groups.²⁹ For example, although WOBs may disproportionately fall in lower revenue and growth-oriented business realms, this is not the case for all WOBs.³⁰ Further, there are MOBs that fall into sectors of lower revenue and lower growth orientation.³¹ Researchers now recognize that resources associated business-owner's education, work experience, and network connections explain as many if not more of the differences in business outcomes than do gender categories alone.³²

Accordingly, feminist researchers now call for a deconstruction of traditional assumptions about what constitutes business success and good

²⁵ Bruni et al., *supra* note 13.

²⁶ Jurik et al., *supra* note 13.

²⁷ Ahl, *supra* note 16; Ahl & Nelson, *supra* note 1; Marlow et al., *supra* note 1.

²⁸ Ahl & Nelson, *supra* note 1; Marlow et al., *supra* note 1.

²⁹ Susan Marlow & Janine Swail, *Gender, Risk and Finance: Why Can't a Woman Be More Like a Man?*, 26 ENTREPRENEURSHIP & REG'L DEV. 80 (2014).

³⁰ Diana Hechavarria, Amanda Bullough, Candida Brush & Linda Edelman, *High-Growth Women's Entrepreneurship: Fueling Social and Economic Development*, 57 J. SMALL BUS. MGMT. 5, (2019); Lisa K. Gundry & Harold P. Welsch, *The Ambitious Entrepreneur: High Growth Strategies of Women-Owned Enterprises*, 16 J. BUS. VENTURING 453 (2001).

³¹ Caliendo et al., *Catching Up or Lagging Behind? The Long-Term Business and Innovation Potential of Subsidized Start-Ups Out of Unemployment* (CEPA Discussion Paper No. 12, 2019), <https://publishup.uni-potsdam.de/opus4-ubp/frontdoor/deliver/index/docId/43701/file/cepa12.pdf>; Cliff, *supra* note 22; David J. Storey, *Optimism and Chance: The Elephants in the Entrepreneurship Room*, 29 INT'L SMALL BUS. J. 303 (2011); Helene Ahl & Susan Marlow, *Exploring the Dynamics of Gender, Feminism and Entrepreneurship: Advancing Debate to Escape a Dead End?*, ORG. 543, (2012).

³² John Watson, *Comparing the Performance of Male- and Female-Controlled Businesses: Relating Outputs to Inputs*, 26 ENTREPRENEURSHIP THEORY AND PRAC. 91 (2002); ZULEMA VALDEZ, *ENTREPRENEURS AND THE SEARCH FOR THE AMERICAN DREAM*, N.Y.: ROUTLEDGE (2015).

business practice in order to challenge gendered barriers, and also to recognize the merits of diverse business approaches.³³ However, a gender-aware framework alone is insufficient. Efforts to promote entrepreneurship must consider the gendered dynamics of business, but also the ways in which gender converges with other dimensions of social life. In other words, intersecting dimensions of WBOs' "social location"—which includes their race, ethnicity, class, and family status—position WBOs differently in terms of business opportunities and barriers.³⁴ Institutional contexts including societal gender norms, class advantages, embedded racism, economic climate, business regulations, and family policies all shape opportunities and practices for doing and assisting businesses.³⁵ Institutional climates for business and family life vary by country and region, and affect women differently depending on dimensions of their social location. For example, research reveals that WBOs with small children are generally more affected by work and family policies than are MBOs with small children, and work and family tensions are greatest for poor women in countries where childcare is not state-subsidized.³⁶ Variations among women give rise to significant differences in the needs and outcomes of WBOs.

Even though some researchers³⁷ have noted that male-centered entrepreneurial stereotypes do not even fit all MBOs, male-centric stereotypes continue to drive entrepreneurial policies and programs as well

³³ Marlow, *supra* note 17; Ahl & Nelson, *supra* note 1.

³⁴ Haya Al-Dajani et al., *Entrepreneurship Among the Displaced and Dispossessed: Exploring the Limits of Emancipatory Entrepreneurship*, BRIT. J. MGMT. 713 (2015); Walter Korpi, Tommy Ferrarini & Stefan Englund, *Women's Opportunities Under Different Family Policy Constellations: Gender, Class, and Inequality Tradeoffs in Western Countries Re-Examined*, 20 SOC. POL.: INT'L STUD. GENDER, STATE & SOC'Y, 1 (2013); Patricia Zavella, *Reflections on Diversity among Chicanas*, 12 FRONTIERS: A JOURNAL OF WOMEN STUDIES 73 (1991); MARY GODWYN & DONNA STODDARD, MINORITY WOMEN ENTREPRENEURS: HOW OUTSIDER STATUS CAN LEAD TO BETTER BUSINESS PRACTICES (2011).

³⁵ Jurik et al., *supra* note 13; Mary Romero & Zulema Valdez, *Introduction to the Special Issue: Intersectionality and Entrepreneurship*, 39 ETHNIC AND RACIAL STUDIES 1553 (2016).

³⁶ Candida G. Brush et al., *A Gendered Look at Entrepreneurship Ecosystems*, SMALL BUS. ECON. 393 (2019); Howard E. Aldrich & Jennifer E. Cliff, *The Pervasive Effects of Family on Entrepreneurship: Toward a Family Embeddedness Perspective*, J. BUS. VENTURING 573, (2003); Jurik et al., *supra* note 13.

³⁷ See e.g. Ahl, *supra* note 16.

as the social constructions of the populations that they aim to serve.³⁸ The obsession with traditional business success outcomes ignores the potential societal benefits that are derived from lower-growth, family-centered, lifestyle, or socially conscious enterprises.³⁹ These kinds of businesses are often associated with women, but characterize some MOBs as well.⁴⁰

Although business growth has important ramifications for job creation and general social well-being, the reality of the entrepreneurial experiences for too many business owners, male and female alike, is not high growth and prosperity but rather a struggle for survival.⁴¹ Media reporting of relatively few small- and medium-sized enterprises (SMEs) that grow to multi-million-dollar operations overnight reinforces public neglect of the needs among struggling, necessity-based, and precarious enterprises operated by socially-marginalized groups.⁴² “Business miracle-growth narratives legitimate liberal, market-centered approaches to social welfare prevalent in the United States which channel great numbers of poor, single mothers, and marginalized groups into precarious entrepreneurship.⁴³ Media and policymakers recommend business ownership as the answer to a lack of decent jobs, flexible employment opportunities, income support, affordable childcare, or other safety net programming.⁴⁴ In fact, policies and programs

³⁸ Ahl, *supra* note 16; Ahl & Marlow, *supra* note 31; John O. Ogbor, *Mythicizing and Reification in Entrepreneurial Discourse: Ideology-Critique of Entrepreneurial Studies*, 37 J. MGMT. STUD., 605, 605-635 (2000).

³⁹ Emma Fleck & Helle Neergaard, *The Politics of Gendered Growth*, 3 INT’L J. GENDER & ENTREPRENEURSHIP 164 (2011); Kristin Reichborn-Kjennerud & Helge Svare, *Entrepreneurial Growth Strategies: The Female Touch*, 6 INT’L J. GENDER & ENTREPRENEURSHIP, 181 (2014); MARY GODWYN & DONNA STODDARD, *MINORITY WOMEN ENTREPRENEURS: HOW OUTSIDER STATUS CAN LEAD TO BETTER BUSINESS PRACTICES* (2011).

⁴⁰ Nancy Jurik & Ramsi Bodine, *Social Responsibility and Altruism in Small- and Medium-Sized Innovative Businesses*, 41 J. OF SOC. & SOC. WELFARE, no. 1, 2014 at 113.

⁴¹ Křížková, *supra* note 18; Marlow, *supra* note 17; Storey, *supra* note 31.

⁴² JURIK, *supra* note 10; Nancy Jurik, *Les Contradictions du Développement de la Microentreprise: L'expérience des Américaine* [The Contradictions of Microenterprise Development: The US Experience], in *QUEL RÔLE POUR LA MICROFINANCE EN EUROPE EN PÉRIODE D'AUSTERITÉ? [WHAT IS THE ROLE OF MICROFINANCE IN EUROPE: IMPACTS AND ISSUES]* 227 (Nicolas Rebière ed., 2019) (Fr.).

⁴³ Marlow, *supra* note 17; Nancy C. Jurik, *Microenterprise Development, Welfare Reform, and the Contradictions of New Privatization*, in *THE PROMISE OF WELFARE REFORM* 121 (Keith M. Kilty & Elizabeth A. Segal eds., 2006).

⁴⁴ JURIK, *supra* note 10; Marlow et al., *supra* note 1.

supporting women entrepreneurs are routinely justified and evaluated for their impact on economic growth, but rarely for their effects on the overall position of women in terms of equality and life opportunities.⁴⁵

Advocacy for business-support policies entail constructing WBOs and outcomes associated with them in ways that justify program expenditures. WBOs must be constructed as both worthy and capable of producing desirable outcomes, and so often the primary basis of such recommendations are potential contributions to state revenue and job creation.⁴⁶ It is important to recognize that social constructions, regardless of their accuracy, have real consequences in terms of public perceptions and resource allocation, and can challenge or reinforce social marginalization. There is a significant body of scholarly research on the social construction process and its consequences.⁴⁷

The Social Construction of Target Populations (SCTP) perspective developed by Anne Schneider and Helen Ingram provides a useful framework for examining advocacy for WOBs by directing our attention toward advocate constructions of WOBs and justifications for programs and policies to support them.⁴⁸ Schneider and Ingram argue that public policy processes entail the mobilization of power and manipulation by leaders or activists to socially construct beneficiaries of social programs as capable, deserving, and entitled to resource allocation.⁴⁹ Locating a group on the undeserving/incapable end of the continuum might justify allocating few or no resources, or even targeting the group for punitive programs and policies. The target audience for advocacy (i.e., those whom advocates are trying to convince) shapes advocate constructions of potential program recipients. Accordingly, the SCTP framework considers the following interrelated components: advocate goals, policymaker or public audience(s), the interaction processes of constructing the target client population, the constructions/discourses developed, and proposed

⁴⁵ Ahl & Nelson, *supra* note 1; Marlow, *supra* note 17.

⁴⁶ Jurik & Cowgill, *supra* note 9; Ahl & Nelson, *supra* note 1.

⁴⁷ ANNE L. SCHNEIDER & HELEN M. INGRAM, *DESERVING AND ENTITLED: SOCIAL CONSTRUCTIONS AND PUBLIC POLICY*, ST. U. OF N.Y. PRESS, (2005); Nancy A. Naples, *The "New Consensus" on the Gendered "Social Contract": The 1987-1988 U.S. Congressional Hearings on Welfare Reform*, 22 SIGNS: J. WOMEN CULTURE & SOC'Y, 907 (1997).

⁴⁸ Schneider & Ingram, *supra* note 9; ANNE LARSON SCHNEIDER & HELEN INGRAM, *POLICY DESIGN FOR DEMOCRACY*, UNIVERSITY PRESS OF KANSAS (1997).

⁴⁹ Schneider & Ingram, *supra* note 9.

actions/recommendations.⁵⁰

Images and justifications for assisting WBOs have included one or a combination of the following rationales: WBOs are an untapped engine for economic growth; WBOs seek opportunities to combine paid work and childcare through entrepreneurship; and poor or underemployed women lack adequate employment opportunities and must pursue entrepreneurship to escape poverty. Some programs focus on helping poor women start small home-based businesses to support their families.⁵¹ Yet, even poverty alleviation programs often wind up justifying their programs with references to the economic development and growth potential of the businesses and even microenterprises.⁵²

Further, although some researchers acknowledge the structural obstacles to sustainable employment and entrepreneurial ventures for women, policy recommendations typically focus on individual-level solutions to overcome barriers to the growth and revenues of WBOs. Individual solutions directed at actual or potential WBOs include calls for increased training, counseling, and mentoring programs. For example, programs commonly promise to provide inexperienced women with business planning and management skills.⁵³ Less frequently, individual-level strategies focus on business service providers (e.g., staff, bankers, venture capitalists), asking them to change their behavior.⁵⁴ For example, male-dominated networks and lending groups are challenged through consciousness-raising programs to be more open and responsive to WBOs who are seeking to expand their businesses.⁵⁵

The next section briefly outlines the methodology for the present study. The methods section also provides a description of the WOW organization, research projects that generated the policy report, and the stages of my re-examination of the social constructions that emerged in the report.

⁵⁰ see Schneider & Ingram, *supra* note 48.

⁵¹ Jurik & Cowgill, *supra* note 9; Jurik, *supra* note 43.

⁵² Ahl, *supra* note 16; Marlow, *supra* note 17; Ahl & Nelson, *supra* note 1.

⁵³ Collette Henry, Barbara Orser, Susan Coleman, Lene Foss & Friederike Welter, *Women's Entrepreneurship Policy: A 13-Nation Cross-Country Comparison*, in *ENTREPRENEURIAL ECOSYSTEMS AND GROWTH WOMEN'S ENTREPRENEURSHIP* 244 (2017).

⁵⁴ Lene Foss, Colette Henry, Helene Ahl & Geir H. Mikalsen, *Women's Entrepreneurship Policy Research: A 30-Year Review of the Evidence*, 53 *SMALL BUS. ECON.* 409 (2019).

⁵⁵ *Id.*

II. METHODOLOGY

This analysis of the social construction of WBOs focuses on the activities of a community network, WOW (Western Ownership by Women) as it produced a report about WOBs in their region. WOW was formed as a community collaboration that included local leaders, nonprofit staff, WBOs, and other advocates aiming to strengthen the entrepreneurial ecosystem for women entrepreneurs. WOW did not itself offer services or programs to WOBs; its stated aim was rather to support WOBs by gathering data and facilitating collaborations of existing WBO-support organizations. From its outset, WOW stressed the economic impact (i.e., employment growth and revenue generation) of WOBs in the community. They searched for research data describing local WBOs. Finding no comprehensive data sets, they embarked on planning and implementing a large research project.

WOW obtained funds to conduct a survey and a smaller, qualitative in-depth interview study of WBOs. I was not part of the early meetings or the survey study design, but was asked to design and conduct the interview component, and later to help with the report—particularly as it related to the interview research component. In 2017, over 300 WBOs responded to the survey, and an independent sample of 44 WBOs were interviewed. In 2018, the WOW collective reviewed summary reports of research findings for the survey (prepared by a survey research specialist) and the interviews (conducted by the author and a graduate assistant). Then, a sub-committee of WOW participants including several WOW members, the survey specialist, and I worked together to develop a report of research findings and recommendations for action.

This article analyzes the construction of WBOs and action recommendations that were produced in three stages of the WBO research and report-generation process. First, is a critical review of the methodology for the survey-and-interview studies. In this re-examination of sorts, I consider how the questions and the samples generated for each study shaped the research findings and ultimately the report constructions. Despite some commonalities, the two studies generated significant differences in findings. Second, is an examination of participant observation data drawn from WOW public in-person meetings and online conversations involved in identifying key findings and recommendations for drafting the final report. These interactions included discussions about the audience for the report and an action plan for supporting WBOs. The third and final stage of this re-examination is a textual analysis of the final report, focused on the

construction(s) of WBOs, justifications for assistance to WOBs, and recommendations/calls for action.

Throughout the report development stages, discursive themes were identified. Analysis of discourse considers language as constitutive as opposed to merely representational.⁵⁶ Discourse includes language that is spoken and written; it constructs people and other phenomena and promotes a sense of truth that has power implications.⁵⁷ When analyzing discourse, it is possible to identify major themes that frame or construct the reality being presented (hereafter referred to as discursive themes). In addition to the themes highlighted, themes excluded may also be identified. In other words, things said and things not said are both important.⁵⁸ It is also important to consider the ways in which decisions made at earlier stages of the research-to-report process limit the paths available at later stages. For example, the research questions asked (or not asked), as well as the respondent samples shaped and limited the constructions in the final report.

The next section of research findings is organized into three sections that correspond to the three analytic stages just described: 1) study methodology, 2) analysis of findings and report preparation process, and 3) themes in the final report. The discussion will highlight the constructions of WBOs and WOBs, justifications for support, action recommendations, and the influence of audience on these constructions.

III. FINDINGS

The construction of WBOs, WOBs, and the policy and action recommendations by WOW were shaped by the intended audience for advocacy, and by perceptions about what justifications would convince the audience to allocate resources for WOBs. WOW member perceptions of these priorities were based, in part, on WOW members' experience in WOB advocacy at national and local levels and conversations with local political, foundation, and business leaders. At meetings, they stressed that the potential contribution of WOBs to state and local economic development was a priority for leaders who controlled resource allocation to business

⁵⁶ Ahl & Nelson, *supra* note 1, at 276.

⁵⁷ MICHEL FOUCAULT, *DISCIPLINE AND PUNISH: THE BIRTH OF THE PRISON* (Alan Sheridan trans., Vintage Books 2d ed. 1995) (1977); Naples, *supra* note 48.

⁵⁸ AVERY F. GORDON, *GHOSTLY MATTERS: HAUNTING AND THE SOCIOLOGICAL IMAGINATION* (2008); Eleanor Hamilton, *Whose Story is It Anyway? Narrative Accounts of the Role of Women in Founding and Establishing Family Businesses*, 24 INT'L SMALL BUS. J. 253 (2006).

development. They expressed hopes that their research data would document this potential in their metropolitan area, an area already identified as lacking systematic data on WOBs and WBOs. Thus, from the outset, a primary goal of WOW was to generate a large and respectable data set that could be presented to leading business policymakers and referenced by WBO advocacy programs and networks around the state.

In the next subsections, I will discuss the methodology of the research studies that WOW generated, the process of summarizing key study findings in a report, and the resulting constructions of WBOs, support justifications, and action plan in the final report. Each stage entailed decisions and occasional debates about what themes to include or exclude; each stage also had important implications for what WBOs were included and excluded from consideration.

A. Research Designs

The two research studies that formed the basis for the report by WOW were different not only in that they were survey and in-depth interview designs, but also quite different in the questions respondents were asked and the nature of the samples generated for each study. The survey focused primarily on business characteristics and support programming, while the interviews also included questions about experiences of discrimination and work-life balance. These differences meant that the findings in each study diverged in some significant ways.

B. WOW Survey Topics

The survey instrument gathered information about respondent demographics and businesses including the number and type of employees, business goals, challenges, growth plans, capital access, and involvement in support programs. These items are listed in Table 1. The instrument was largely based upon the “National Women’s Business Council Survey of Women-Owned and Led Businesses.”⁵⁹ Accordingly, the thrust of the survey instrument was focused on the economic aspects rather than on the family or gendered dimensions of business ownership.

⁵⁹ NATIONAL WOMEN’S BUSINESS COUNCIL, ACCELERATING THE FUTURE OF WOMEN ENTREPRENEURS: THE POWER OF THE ECOSYSTEM (2017), <http://staging-wbecsouth.demo.evolemynetwork.com/wp-content/uploads/2018/04/NWBC2017AnnualReport.pdf>.

Table 1. WOW Survey Topics.

<i>General category</i>	<i>Items addressed in each category</i>
Demographics	Gender Race and ethnicity Marital status Education Household income Citizenship status
The Business	Length of ownership Age Industry # Employees, #Contractors employed Revenue in past year
Business Goals	Major business goal
Growth Plans	Orientation to growth (pro/con/uncertain) Reason for growth orientation Barriers to growth What is needed to achieve growth
Capital	Type used (personal funds or external sources) Have they pursued external business lending? Listed as a possible business challenge
Business support programs & services	Knowledge about Which they used Effectiveness Support most helpful to them
Confidence in their ability	To achieve growth plans To achieve their most important business goal
Contribution to State's Economy	Of WOBs generally Of their own business
Other topics related to income sources	Is Business main source of income Do you have a job in addition to the business

The most questions covering any one topic focused on sources and assessment of business support (six questions), business growth intentions (five questions), and questions relating to capital needs and access (three questions). Questions about family support or possible childcare-business conflicts were not included in the survey. The demographic questions did not ask whether the respondent had children. There was one question about whether spouse or domestic partners were owners of the WOB, and there was one question about family and friend loans to business. There were no other questions about family involvement as employees, volunteers, or providers of emotional support for the WBO, even though research has stressed the multi-faceted links between families and entrepreneurship.⁶⁰

The only area in the survey where family responsibilities appear is in a question about the three biggest challenges that respondents faced. Possible challenges that respondents could select included three types of financial problems; three possible customer-related problems; issues with suppliers or employees, market competition, and the economic environment; and difficulties due to the respondent's lack of experience, confidence, and skills. Among this list of 20 possible challenges, two items are labeled personal: "my health," and "my family commitments." This is the only place among the survey's 51 questions that the topic of family-work tension is addressed. It is interesting to note that this issue is labeled as a "personal" challenge: a distinction that distances it from the sphere of societal-level problems. However, in the past, questions about work-family balancing have been excluded in national business owner studies. Such surveys typically focus only on the economic dimensions of businesses.⁶¹

The survey included two screening questions that may have significantly shaped the sample. One of these questions asked if the respondent was female, male, or identified otherwise. Only those who checked female were instructed to continue the survey. Second, respondents were asked if they were "an owner of a business" in the state where the survey

⁶⁰ Aldrich & Cliff, *supra* note 36; Hamilton, *supra* note 58; Loscocco & Bird, *supra* note 6; Shruti R. Sardeshmukh, Michael Goldsby & Ronda M. Smith, *Are Work Stressors and Emotional Exhaustion Driving Exit Intentions Among Business Owners?*, J. SMALL BUS. MGMT. 1 (2020).

⁶¹ 2012 Survey Questionnaire of Business Owners and Self-Employed Persons (SBO), *supra* note 8; Annual Survey of Entrepreneurs, *supra* note 8; Michael J. McManus, *Women's Business Ownership: Data from the 2012 Survey of Business Owners*, OFF. ADVOC. U.S. SMALL BUS. ADMIN (2017), <https://advocacy.sba.gov/2017/05/31/womens-business-ownership-data-from-the-2012-survey-of-business-owner/>.

was conducted. If the respondent answered no, they were instructed to “end the survey.” This second screening question has important implications for how WBOs would be constructed in the study. Individuals operating informal or recent business startups might exclude themselves from the study based upon that question. Similarly, women who define themselves as self-employed rather than in a business or those operating multiple self-employment/business ventures might also opt out of the survey. Such exclusion is a common practice in some business surveys,⁶² but it is important to note that it effectively screens out newer and more precarious ventures (e.g., undocumented immigrants, individuals without the resources to formalize).⁶³ For example, nationally, the median income for individuals employed at their own incorporated businesses was \$50,347 in 2016, while individuals self-employed at their own unincorporated firms made \$23,060.⁶⁴ Thus, questions that may cause self-employed or informal business owners to exclude themselves are likely to inflate median revenue, jobs created, and other traditional business-success estimates from the survey data.

C. WOW Survey Sample

Since no exhaustive list of WBOs was readily available, the WOW team members decided to circulate the survey to as many organizations as possible including Black and Hispanic chambers of commerce, business development centers, and various networks and non-profit programs. WOW publicized the survey as much as possible; the various organizations placed the survey on their webpages and encouraged members and clients to complete it. The total sample included 317 WBOs.

Although the WOW survey sample demographics were similar to those reported for the National Women Business Council Survey (NWBC),⁶⁵ the sample was nonetheless comprised of women from more affluent households than would be expected in a more representative sample of women entrepreneurs. This pattern may be due to the screening question for business ownership described above, or because more affluent respondents participated in the organizations that disseminated most of the surveys. The median annual household income reported by respondents was between

⁶² *Annual Survey of Entrepreneurs*, *supra* note 8.

⁶³ *see* Marlow et al., *supra* note 1, at 337-340.

⁶⁴ *2018 Small Business Profile*, U.S. SMALL BUS. ADMIN. (2018), <https://www.sba.gov/sites/default/files/advocacy/2018-Small-Business-Profiles-US.pdf>.

⁶⁵ NATIONAL WOMEN’S BUSINESS COUNCIL, *supra* note 59.

\$100,000 and \$125,000. In contrast, the state median household income was \$61,372.⁶⁶ With regard to education, 79 percent of the survey respondents had completed bachelor's degrees or higher. Although prior research has suggested that business owners are often more highly educated than the general population, these income and education figures both suggest an affluent sample.⁶⁷

The WOW survey respondents also were overwhelmingly White (74%). Although the NWBC sample also overrepresented White respondents, other national data suggest that White women actually comprise just a little more than half of WBOs.⁶⁸ Because business owners who are Black and Hispanic often earn less revenue than White and Asian American business owners, the racial composition combined with the higher median income of the survey sample will have important implications for the findings derived from it.⁶⁹ The WOW interview study, which is described below, gathered a more racially and ethnically diverse sample. These differences in the two studies will be discussed, and the racial composition of both WOW studies will later be compared with national estimates in a table.

With regard to business characteristics, the WOW survey respondents were located most often in the professional, scientific, or technical service fields; a contrast with the compositions of the NWBC sample and that of other national surveys. These other samples reported greater WBO representation in non-professional service sectors.⁷⁰ Like the demographics, this business industry information suggests that the WOW survey sample was in a relatively advantaged position within the WBO community.⁷¹

⁶⁶ KAYLA FONTENOT, JESSICA SEMEGA & MELISSA KOLLAR, *INCOME AND POVERTY IN THE UNITED STATES: 2017* (Anthony Richards et al. eds., 2018).

⁶⁷ Candida G. Brush, *Research on Women Business Owners: Past Trends, a New Perspective and Future Directions*, *ENTREPRENEURSHIP THEORY & PRAC.*, July 1992, at 5.

⁶⁸ Erin Duffin, *Number of Women-Owned Firms in the United States, by Race/Ethnicity*, *STATISTICA: SOC'Y, ECON.* (Sept. 24, 2019), <https://www.statista.com/statistics/426013/number-of-women-owned-firms-in-the-us-by-race-ethnicity/>.

⁶⁹ Kerry Hannon, *Black Women Entrepreneurs: The Good and Not-So-Good News*, *FORBES MAG.*, Sept. 9, 2018.

⁷⁰ Zohal Barsi & Jessica Milli, *Women-Owned Business Have Increased in Number, but Still Face Obstacles to Growth*, 2020 *INST. FOR WOMEN'S POL'Y RES.*; NATIONAL WOMEN'S BUSINESS COUNCIL, *supra* note 59.

⁷¹ Aarons-Mele, *supra* note 71.

D. WOW Interview Study Topics

The interview schedule addressed a number of topics prominent in research on business owners generally and WBOs in particular. The questions asked were drawn from several previous studies.⁷² Although there were overlapping topics, the interview study included several research questions that diverged from the survey. Table 2 includes a short overview of the interview topics. Interviews and surveys included similar questions about respondent demographics. Unlike the survey, interviews asked respondents if they regarded themselves as in business or self-employed, and regardless of which self-definition was chosen, the respondent was included in the data.

The interview contained fewer and less structured questions about business revenue, capital, and growth orientation than the surveys. Interviews did not ask specific questions about the amount of revenue that businesses generated or about respondents' household income. This omission made it more difficult to compare survey and interview findings. However, WOW leaders wanted the interview format to be less structured and thereby permit respondents to speak more freely about their business opportunities and barriers. Initially, interviewers asked for income/revenue information, but these questions created discomfort in several interviews and respondents declined to answer such questions. Thus, later in the study, a question about the perceived adequacy of business income was posed instead: "*Is your business income sufficient for you to live... very comfortably; comfortably; or mostly enough to get by; Or does your business income leave you constantly struggling to get by?*"⁷³

Another difference between the two studies is that interviews posed open-ended questions about respondents' view of their business challenges and opportunities. This included a prompt late in the interview about perceived discrimination of any sort. Perhaps the most significant difference between surveys and interviews was that interviews included direct questions about the interface between business work and family life. Respondents were asked about the number and ages of children living with them and the

⁷² Brush, *supra* note 67; Paul Edwards, Monder Ram, Trevor Jones & Sabina Doldor, *New Migrant Businesses and Their Workers: Developing, but Not Transforming, the Ethnic Economy*, 39 *ETHNIC & RACIAL STUD.* 1587 (2016); Patricia Lewis, *The Search for an Authentic Entrepreneurial Identity: Difference and Professionalism Among Women Business Owners*, 20 *GENDER, WORK & ORG.*, 252, 252-266 (2013).

⁷³ Edwards et al., *supra* note 72.

involvement of family members in their business.

Table 2. Overview of Interview Topic Areas

General Topic Area	Dimensions Addressed
Demographics	Race, Ethnicity, Age, # children living with, children ages, marital status/romantic partner, education
Self-Employed vs. In Business	Which way label self? Employed in addition to business (full/part-time)? Hours per week on business typically
Business	Age, partners, origins, motivations, industry, # employees, # contractors, family involvement
Business Goals	Growth plans, capital used/needed, change over time
Support networks, mentoring, & programs used	Which used, effectiveness, perceived gaps in support services
Business barriers/opportunities	Nature of each, strategies to meet challenges, discrimination encountered if any
Work-Life Balance	Family care, leisure, conflicts, strategies
Business provides	Range of comfort w/business earnings
Future Plans	Describe. Child/children as successors?

E. WOW Interview Study Sample

The interview study sample was collected independently from the survey sample by relying on referrals from business development advisors and on the interviewers' personal contacts with local business owners (i.e., author and a graduate assistant). WOW leaders requested that the interview study target a racially-diverse sample of respondents and a diverse range of businesses (e.g., of different ages, sizes, and industries). Accordingly, the sample design for the interview component was a combined purposive-snowball sample attempting to vary respondent race and ethnicity as well as the age, size and industry of the WOBs and the WBO family status (marital status and presence of children). The interview sample included two individuals who regarded themselves as self-employed persons rather than as business owners. Thus, although like the survey sample, interview respondents were not necessarily representative of the WOW area, the interview sample was more varied in terms of racial and ethnic composition.

Table 3 contrasts the interview racial composition with the WOW survey and with estimates from a national WBO survey.⁷⁴ The table shows that the interview sample was more reflective of national estimates of WBO race and ethnic composition than the survey was. However, initial WOW hopes that the interview sample would actually over-represent racial and ethnic minority groups were not fulfilled. Although African Americans and Hispanics in the interview sample were equal to the percentages in the national sample of WBOs, Hispanics are still under-represented compared to the racial composition of the general population in the county where the research took place. Still, the racial variations in the interview sample were sufficient to permit some insights into the experiences of WBOs of color.

Survey and in-depth interview methodology offer quite different research opportunities. Surveys typically involve a more limited range of responses for each question, but facilitate gathering and analyzing data from much larger samples. In contrast, interview questions are more open-ended, and permit a less structured and more in-depth look at respondent perceptions.

⁷⁴ Duffin, *supra* note 68.

Table 3. Comparison of Race Composition for WOW survey and interview samples racial composition with national estimates for WBOs.

Race Ethnicity	National Estimate For WBOs		WOW Survey		WOW Interview		% County Population Racial Comp³.
	%	N¹	%	N	%	N	
White	51%	6 525.95	74%	234	48% (21) ²		55%
Black	21%	2 681.18	07%	21	21% (09)		06%
Hispanic	18%	2 346.19	08%	25	18% (08)		30%
Asian- American	09%	1 169.35	03%	10	09% (04)		05%
Native American	02%	220.70	02%	05	02% (01)		03%
Mixed Race/Other			07%	22	02% (01)		02%
Totals		N= 12 943.37		N=317		N=44	

¹ In millions

² This category includes two respondents who identified as Middle Eastern and East Indian categories that are generally categorized under the White/Caucasian label.

³ The country percentages exceed 100% due to rounding.

F. Comparison of WOW Survey and Interview Study Findings

Table 4 provides a quick summary of comparative respondent and business demographics from the survey and interviews. Despite the differences in methodology of the survey and interview research findings, there are parallels that can be identified across studies. Both samples contained a large percentage of women with college degrees or higher, most were married or living with domestic partners, and similar percentages hired either employees or contractors.⁷⁵ Relative to survey respondents, a greater percentage of interview respondents held a job in addition to running their businesses and a smaller percentage had funding sources outside themselves

⁷⁵ Duffin, *supra* note 68.

or family. Also, as noted earlier, the survey sample median household income was high for the region and the interview study only gathered data on whether respondents could live comfortably off the income of their business.

Table 4. Comparative Respondent and Business Demographics from Survey & Interviews

<i>Queried Item</i>	<i>Survey</i>	<i>Interviews</i>
Married or domestic partner	70%	73%
Bachelor's degree or higher	79%	73%
High School/Some College	21%	27%
Business and Employed	20%	27%
In Business less than 5 yrs.	39%	30%
Funding sources beyond self/family	19%	09%
Employees and/or Contractors	68%	71%
Has full-time employees	38%	30%
Contractors, no employees	Not gathered	27%
Median Gross Revenue last yr.	\$60,000	Not gathered
% Comfortable w/Bus Income	Not gathered	32%
% Not comfortable w/Bus Income	Not gathered	23% ¹
Intend to grow bus. in next yr.	82%	57%
Most frequently mentioned needs to grow:	Capital, Marketing, Employees Clients	Capital Clients Guidance Confidence
Most common business types	Prof, Tech Services (57%) Other ² (14%) Retail (11%)	Prof, Tech Services (30%) Sales: R/E, Rental (18%) Healthcare/Wellness (18%) Food/Cleaning/Hospitality (18%)

	Healthcare/Wellness (8%)	
Most frequently mentioned as greatest challenges to business	Capital Marketing Qualified employees Clients/sales Market competition Family commitments	Capital/Funding(source/guidance) Clients/Sales Exclusion/Discrimination Balancing business, family, personal Permits, Legal and Tax issues Stalled businesses
Confident in meeting business goals (survey question)	84% (very or somewhat)	48% referenced confidence issues more generally
Children in Home	Not gathered	68% (41% had children under 12)
Had family in their business	Not gathered	27%
Needed services	Capital lending Marketing	Programs/services tailored to type & stage of business; Low cost business services; More guidance on city permits/gvnt contracting

¹ Not asked in 46% (n=20) of cases. Added late in interview process.

² Includes Arts, Catering/events/hospitality, Fitness/wellness, Imports, Salon/skin care

While professional/technical services were the most frequent business type for both survey (57%) and interview samples (30%), the interview sample had less professional/technical services and more variation in industry types. The next most common industry types for the interview sample included 'Food, Cleaning and Hospitality Services' (18%), 'Real Estate, Rental and Sales' types (18%), and 'Health/Wellness' businesses (18%).

It is important to consider the implications of the survey coding decisions here. The survey's "Other" category included businesses in the industries of, 'Food, Arts, Hospitality, Fitness/Wellness, and Salon Skin Care', business realms in which WBOs are commonly located. This "Other" category was the second-most-frequent industry type (18%) in the survey (see Table 4 note 2). Locating all these businesses within a single category of "Other" inadvertently obscures the involvement of survey respondents in traditionally-female business industries.

Another area of differences between interviews and survey

respondents revolved around the topic of growth and business challenges. Significantly fewer interview respondents (57%) said they planned to grow their businesses in comparison to the survey respondents (82%). This difference may be the result of differences in the samples or in the interview methodological format wherein women could discuss their concerns about growth decisions more freely.

In the survey, 84 percent were “very or somewhat confident” in their ability to meet their business goals. In contrast, almost half (48%) of interview respondents spoke about their need for “*greater confidence,*” “*more resolve,*” “*less doubt,*” “*less self-sabotage,*” or “*more information*” to run their business. For example, one interview respondent said that she constantly asked herself and her mentor: “*How do you keep fear or doubt from stopping you? ...How do you press through to get from a \$25 company to a million-dollar company? That’s what I wanna know.*” Four interview respondents who suffered from severe economic disadvantage or trauma (e.g., divorce, bankruptcy, immigration, their own or family member’s illness, or criminal victimization) expressed the need for supportive mentoring and self-esteem building to boost their confidence and move forward in their businesses. Although these respondents who spoke about past traumas constituted a minority of those interviewed, they still represented important variations in the needs of WBOs. Even women in later business stages who lived “*comfortably*” off their business income expressed a lack of knowledge or confidence about what to do next. One WBO in a mature business that was highly recognized in the community as a success expressed the desire for help with how to apply for financing: “*When I started out, I did not need funding, but now I would like some bridge support to build my knowledge and confidence to apply for more bank financing. Even though I am pretty successful, I do not feel really confident about dealing with banks.*” However, it is essential to note that the survey and interviews asked these questions in very different ways such that it is difficult to rigorously compare the answers. But, suffice it to say that confidence could not be dismissed as an issue for interviewed WBOs.

The survey provided a long list of business programs and services for respondents to indicate which ones they attended and rate the usefulness of those they utilized. Networking, business coaching, professional associations, and small business development centers were the most utilized and among the most highly rated support sources in the survey. Interviews posed an additional question asking respondents to describe the programs and services they thought were missing and most needed in their community.

Interview respondents most frequently stressed the need for services that fit their business stage and industry. One respondent said: *"There are so many start-up programs, and for more mature businesses, there are only networking groups. You meet all kinds of businesses, but not usually anyone who can help with your own particular business problems."* Interview respondents also called for bridge programs to help them move on to more expansionary business stages. Although most interview and survey respondents were self-financed at early stages, interview respondents stressed their need for help in moving toward applications for external financing. Mentorship programs and access to low-cost business services were also frequently mentioned. In comparison, the survey did not ask for open-ended responses, but capital and marketing were areas that were checked in the survey as blocking growth and are listed under the "needed programs category" in the Table 4.

As noted, respondent experiences of exclusion and discrimination and issues of business work/family balance were not addressed in the survey. This omission was unfortunate given the emphasis of business-family connections in prior research. However, when these topics were broached in interviews, WBOs were quite responsive and their comments offered powerful insights that are discussed in the next several paragraphs.

With three exceptions, the majority of interview respondents described experiences of exclusion and condescension during business start-up phases and beyond. The most frequently referenced issue surrounded their dealings with male-dominated networks. Problems mentioned included exclusion from conversations, interruptions or jokes when respondents spoke, outright questions about the seriousness of their business, and rejection by potential clients that was perceived to be gender-related. However, there were also well-meaning, but discouraging, comments reported in women's networks as well. For example, one respondent said: *"We are self-financing, but may be getting to the point where we need financing. One women's business network told me that when it comes to going to the bank, I should send my husband [also business partner] and not even go in. They said that my being there would decrease the possibilities of our getting the financing that we need."*

WBOs of color described experiences of exclusion and rude comments but said they could never be certain about the basis. One respondent said, *"I never know which 'ism' is the source of the demeaning behavior."* Another respondent said: *"I am young, small, Asian American, and a woman... One man said to me after I made a presentation at a meeting,*

'So have a great day, sweetie.' At another meeting, some men refused to direct any of the communication to me. They would turn to my male team members... I don't know if it is my size, my age, my gender, or my ethnicity... probably all of the above." An African American respondent chose not to post her picture on her business website when she was first seeking clients as a specialized massage therapist because she feared that her race would cause clients to avoid her.

Interview respondents described strategies for challenging barriers that turned them into opportunities. *"I grew up in the Midwest where it's all White and I've always been the minority. I am used to being the underdog. I'm used to not even getting in the door, and sometimes getting special treatment, but then other times incredibly biased treatment. I think like, I'm just gonna persist and use this situation as an opportunity to prove them wrong."* Another respondent said, *"There was no money available to me, no bank loans or investors. Later, this lawyer said to me, 'That could be the best thing that happened to you, that no one will give you money.' No debt and I made it work anyway."* Two women said because they were in traditionally female industries, they avoided a lot of problems with sexism. Only one woman said she did not want to discuss any discrimination she had experienced. She said: *"I don't like to play the gender card. Let's say, I just make my way."*

As noted, except for formal co-ownership, the WOW survey did not solicit information about family member involvement in respondents' business. In contrast, interviews revealed that family responsibilities and family support and involvement were crucial dimensions of most WOBs. Business work/family balancing was a challenge that was relatable to almost every mother. Children, and often spouses/romantic partners, figured into business motivations and operations in myriad ways. With only one exception, mothers (n=26/59%) who were raising children uniformly spoke about the challenges of and strategies for balancing business work and family. The one exception was a woman whose teen-age son lived with her part-time. She said she had no problems with combining mothering and business work. We located only four single mothers who were raising children at the time of interview (two whose youngest children were in the 6-12 age group, and two whose children were teens). However, five women whose children were adults at the time of the interview described past struggles managing business and childcare. They stressed that it gets easier to balance business and childcare as children get older. Perhaps this pattern explains why we were unable to locate any single mothers with children

under the age of six for interviews. Women living with children under the age of 18 expressed concerns about not giving their children enough attention. One WBO said: *“I definitely feel a lot of work-life conflict...I’m still tryin’ to figure it out...[T]here’s times I feel like I have to spend time in the evenings or the weekends trying to catch up work-wise...And I have these different age-groups of kids. It’s competing priorities all over...there’s times when I’m struggling to try to put those work boundaries off: ‘No, this is just gonna be about my family.’ It’s family time, but yet, I’m still stressed in the back of my head.”*

Family support was critical for successful balancing. Four respondents reported that their husbands or romantic partners eased the burden by assisting with, or in one case, completely taking over childcare. This respondent said: *“My husband is retired, and our family supports my business. He’s a stay-at-home dad. At first I wasn’t comfortable with that...but professional women I’ve admired all told me they wouldn’t be where they were if they didn’t have a supportive husband when they had children.”* Respondents’ parents also helped out in some cases. Finding affordable and quality childcare was described by respondents as a *“life-saver”*. For six respondents, children were one reason for starting a business so they could *“balance motherhood and business.”* Five respondents described putting the business or plans for expansion on hold in order to care for young children. Older children were credited with allowing more time for business work than younger ones. Children who were ill or had learning issues meant additional challenges for mothers in business. Interview data clearly illustrated that caring responsibilities were quite important in business planning and operations of WBOs whether they were engaged in or just contemplating motherhood in the future.

Two married women with children at home involved their children in their businesses as a coping strategy to keep the children busy and help them understand why their mothers were working so much. Two women who had been single mothers while starting their business used the same strategy and they have incorporated their now-adult children into their businesses. As noted in Table 4, family is important to WBOs in multiple ways. Twenty-seven percent of the interview sample either employed family members or were partners with family members. Some families also provided capital and/or moral support for the business.

G. Generating a WOW Report

The WOW network hosted a meeting of community “stakeholders”

(e.g., local chamber officials, small business programs support staff, lending groups, WBOs, city economic development staff, and university staff focused on entrepreneurship) to review the results from the survey and interview studies. Throughout the discussion of findings, documenting the potential contribution of WOBs to the local economy continued to be a central concern expressed in WOW meetings. The survey results generated considerable excitement about economic development. WOW leaders stressed that the survey findings countered several negative gender stereotypes about WBOs. WOW leaders were anxious to communicate this information to state funding sources who had questioned the wisdom of allocating scarce resources for WOB programs. The discursive themes of the meeting centered on stereotype refutation and economic contributions of WOBs. In this subsection, I summarize the particular findings stressed in the meetings and ultimately in the final report. I will also raise questions about some of the claims made by drawing on prior WOB research and questions raised by the WOW interview data.

One stereotype challenged by the survey findings was the image that WBOs were not interested in business growth. The survey found 82 percent of the sample planned to grow their business in the next year was highlighted as an important finding challenging this assumption. Although only 57 percent of interview respondents expressed similar growth plans, the desire for growth evidenced in the survey reinforced WOW leader plans to project the potential impact of WOBs on the local economy if only added community resources were provided to WOBs.

WOW leaders also stressed that the survey findings challenged another negative stereotype, i.e., that WBOs fail to obtain outside funding such as business loans, venture capital, and angel investment money. Only nine percent of interview respondents had applied for external funding. Although the survey findings reported that less than one-fourth (19%) of the sample had applied for outside capital, the survey results also indicated that two-thirds of those who applied for external capital had received it. One WOW meeting participant said: *“We need to emphasize this finding. It shows that if women applied more, and had more help with applications, they could obtain external funds to grow their businesses.”*

Interestingly, considerable prior research challenges this viewpoint. Some studies suggest that WBOs’ “choices” to apply less often than MBOs for external funding can be explained as much by the differentials in the types

of businesses women as a group operate when compared to men as a group.⁷⁶ Indeed, the gender of the business owner is less important in financing applications and decisions than is the type of business operated.⁷⁷ Welter et al. (2017) argue that only about one percent of small businesses constitute high-growth, technology-oriented and venture-backed businesses, whilst the majority of new and existing ventures will never access venture capital financing, regardless of owner gender category.⁷⁸ In summary, WOBs disproportionately fall in the category of low growth businesses that are less attractive to funding sources. Additionally, several interview respondents were adamant that they did not ever want the debt that comes with external funding and some others said they did not want external funding until they reached a critical point where they were ready to expand and take on some debt.

WOW participants were also excited about survey findings that they associated with business income. They stated it as follows: “for over 67 percent of respondents, their primary source of personal income is from their business.” This finding was described as dispelling a commonly held stereotype that WOBs are working for pin money rather than to support themselves and their families. Upon reexamination of the actual question and response on the survey, however, I found this assertion to be potentially misleading. The actual survey question asked respondents to describe their current employment situation. The response checked by 67 percent of the sample was the following: “*Owning my business is my only employment.*” This is not the same as stating that 67 percent of survey respondents derived all their personal income from their business. The respondent might not be otherwise employed but may still not earn much income from her business (if any). This matter should be further examined to get an adequate sense of the state of WOBs or businesses more generally, and the degree to which WOBs operate precarious businesses. As noted, the interview study asked if respondents could live on their business income and if so, how comfortably

⁷⁶ Christine Carrington, *Women Entrepreneurs*, J. SMALL BUS. & ENTREPRENEURSHIP 83, (2006); Monica Zimmerman Treichel & Jonathan A. Scott, *Women-Owned Businesses and Access to Bank Credit: Evidence from Three Surveys Since 1987*, 8 VENTURE CAPITAL 51 (2006).

⁷⁷ Claire Leitch, Friederike Welter & Colette Henry, *Women Entrepreneurs' Financing Revisited: Taking Stock and Looking Forward: New Perspectives on Women Entrepreneurs and Finance*, 20 VENTURE CAP. (SPECIAL ISSUE) 103, 103-114 (2018).

⁷⁸ Henry et. al., *supra* note 53.

(32% said yes, 23% said they could not live at all or live comfortably off their business income) (again see Table 5). This discussion led some respondents to state that they lived off their spouse's income, social security income, or off their 401K accounts to supplement their business incomes.

Another area that WOW leaders stressed as challenging gender stereotypes included responses to questions about WBO confidence. These included the following items: 83 percent of WBOs surveyed who wanted to grow their business said they "*knew how to do so.*" In another question, 84 percent of the survey respondents were either "*very confident*" or "*somewhat confident*" in their "*understanding of their business financial situation.*" One WOW participant at the meeting said: "*This finding really shows that what women want is not self-esteem and confidence-building classes; they want help with their businesses.*"

In contrast, in interviews, almost half of respondents expressed some concerns about feeling confident or sufficiently knowledgeable in at least one or more aspect of their businesses (e.g., growing clients, marketing). Still, it is important to note that the wording of interview questions was different from that in the survey, and this variation may account for the differences in confidence-related findings. The interview findings led the WOW discussion to conclude that improving business and fundraising skills would be the best way to boost confidence, but stressed the survey finding that only a minority of women indicated confidence issues.

A final finding highlighted at the meetings as a challenge to popular stereotypes of WBOs was that only 16 percent of respondents checked "personal: family commitments" as among their three most significant challenges to doing business. This was discussed as an indicator that business work/family tensions were not that significant in WOBs. One meeting participant said: "*Well, this shows that women work/family conflict are not the main barriers that women face. This is not the major thing on their minds. They are making the combination work because they have to.*" The difference in the format of the survey and interview questions as well as the relative size of the two samples made it difficult to argue for greater emphasis on the importance of business work/family tensions in the report.

After two meetings to consider research findings, WOW tasked a subcommittee of volunteers with drafting the final report. One person was placed in charge of preparing the initial draft and then several others were available for questions and commenting on sections by means of the Google Docs platform. Over the next several weeks, amidst lots of discussion and revisions, the final report was prepared.

One area of continuing debate between the group and myself concerned the role of work and family and confidence issues in the report. It was agreed that reference to contrasting interview findings would be included in the final report. An overall concern that I raised in meetings and online conversations was how much we were implicitly stressing the similarity between WOBs and MOBs in the report. Although MOBs were not included in either study, there were frequent references in meetings that the survey showed WOBs were not so different from MOBs, or businesses generally.

Ironically, this statement is both true and false at the same time. The arguments to stress similarities were rooted in the WOW majority view that it was important to avoid gender stereotypes of WOBs that they had observed repeatedly in efforts to gain support for WOBs. They had heard these stereotypes lead to a devaluing of WOBs' importance to the state economy, and understandably wanted to avoid reinforcing them based on a small interview sample. On the other hand, my concern was that the avoidance of business-family conflict and confidence issues reported WOBs in interviews would make these very real struggles invisible to policymakers. The final report constructions of WOBs and MOBs will be discussed in the next section.

H. The Final Report

The subcommittee completed the report and presented it to the entire WOW network for feedback. The items identified as key findings in the report are summarized in Table 5. The report also featured several recommendations and asked WOW partners to commit to actions that would respond to the recommendations. I have analyzed the text of the report to identify and deconstruct key discursive themes used to portray WOBs and MOBs. I also note how survey and interview findings were referenced in developing these constructions. After this discussion, I will analyze the report recommendations and consider the degree to which constructions of WOBs filter into the types of individual and structural level changes or discursive shifts that are recommended.

Table 5. Summary of Key Research Findings in WOW Report

Business is the principle source of income for 67% of Rs (respondents)	More than 80% of Rs intend to grow their businesses in the coming year and 40% of respondents intend to grow rapidly
Rs biggest challenges: cash flow, locating new customers, market	Interviews most frequently named need for industry and stage-specific assistance & growth planning, including how and when to raise capital
Nearly 70% of Rs have employees or use independent contractors	67% of Rs who pursued outside capital (loans, or angel/venture capital) obtained it
51% of Rs have been in business for 5+ yrs and 6.25% earn 1 Million or more in annual revenue	Only 12% of Rs chose “my confidence in my ability to manage & operate my business as one of their biggest challenges.

As in the WOW meetings, the report subcommittee members generally emphasized ways that the survey data dispelled negative gender stereotypes of WOBs. They said that the survey evidence debunked such “*assumptions*” about WOBs. Some WOW subcommittee members again referenced ways that gender stereotypes were cited by particular state officials as rationales for devaluing WOBs and refusing to alter existing male-dominated programs or fund WBO support programming.

The construction of WBOs and WOBs in the final report stressed the following discursive themes: WOBs are successful according to traditional economic development indicators; WBOs are growth-oriented, and with more support, they could match MOBs as a driver of economic development; WOBs’ challenges are like those of any other business. Gender-specific issues that might distinguish WBOs as a group from other entrepreneurs were largely dismissed as false stereotypes that should not be focal areas for WOB support services. The presence of gendered concerns revealed in the interview data were addressed only briefly among key findings and were mostly summarized in an appendix to the report. They did not significantly impact the overall framing of WOBs in the report.

One group of success indicators stressed in the report centered on

WOB revenues. One way to highlight WOBs' revenue-earnings success entailed accentuating the small percentage of surveyed WOBs earning one million dollars or more (see Table 5). The median earnings for the survey sample were actually \$60,000, and only 6.25% of the sample earned one million dollars or more. Another indicator of revenue success and the seriousness of WOBs was drawn from a claim that 67 percent of WOBs were solely dependent on their businesses for personal income. As already noted however, the survey question this statement references asked whether the WBO was also employed outside the business, not the WOBs' primary sources of personal income, or the adequacy of their business income as a means for their support.

Another traditional indicator of business success surrounds the jobs created. The WOW report findings summary stressed that 70 percent of surveyed and interviewed WOBs hired employees or contractors. The high use of contractors (53% of the survey sample and 71% of interviews) is described positively in the report as showing that WOBs: "*create jobs that are in alignment with the new economy to run more sustainable businesses.*" No mention is made about the problematic quality of the heavy reliance on jobs by WOBs (and the new economy more generally). There are significant social costs of businesses' increasing reliance on contract jobs instead of more stable forms of employment, and it is one shortcoming often associated with small businesses.⁷⁹ Job quality issues and their implications for economic health are not addressed in the report, however. On the more positive side, the survey asked respondents about fringe benefits they offered to employees; 23 percent of those with employees offered some benefits. In interviews, respondents who had employees without benefits stressed that being able to afford to pay employee benefits was an important future goal. Important questions that should ultimately be addressed include what types of support and incentives might enable SMEs (including WOBs) to offer more quality employment opportunities and reduce reliance on precarious employment forms.

Two other findings accentuated in the summary further served to associate WOBs with success on traditional economic development measures. The key findings constructed WOBs as growth-oriented, citing figures that the majority (80%) of survey respondents planned to grow their businesses within the next year, and 44 percent of these wanted rapid growth.

⁷⁹ LOUIS HYMAN, *TEMP: THE REAL STORY OF WHAT HAPPENED TO YOUR SALARY, BENEFITS, AND JOB SECURITY*, (2019).

In contrast, only 57 percent of interview respondents named growth as a top priority. Yet, the growth figure emphasized in the report came from the more optimistic survey measure.

The figure that two-thirds of respondents who applied for external funds received them was another key finding. This point omitted the qualification that less than one-fourth of the survey sample had sought external funds, and only nine percent of interview respondents had sought funds outside of family or their own resources.

As in meeting discussions, issues defined as gender stereotypes of WBOs were quite pointedly downplayed in the report. Based upon the survey findings described earlier, confidence was dismissed as a critical issue for the WBOs because only 12 percent of survey respondents chose a lack of “*confidence in my ability to manage and operate my business*” as among their three major business challenges. As discussed previously, confidence issues were more salient in interviews where almost half of respondents expressed confidence-related concerns. These survey-interview finding contrasts may be the result of the diverse methodological formats wherein interviews allowed WBOs to express their views about a variety of important issues rather than choosing their top three challenges from a strict rank-ordering from a long list of items.

WBO confidence issues were de-emphasized in the report’s summary of key findings, but later in the recommendation sections, confidence is resurrected and reconstructed. In part, drawing on interview findings, the report suggests that WBO confidence be enhanced through business training, in particular, stage-specific business training and mentoring. The report also stresses the need to increase gender, racial, and other forms of diversity in support-programs, and on investment boards of directors so that these spaces will be more inclusive of a variety of business owners. Thus, although initially dismissed as an issue, confidence-building reappears in the report, not as the focus of any programs or services, but rather as an important by-product of the dissemination of relevant business tools and the construction of more inclusive program/service environments.

Problems of childcare and other issues of work-family conflict were very much downplayed in the report. Focusing on survey findings, the report “*challenges the assumption*” that work/life balance is an important issue. This conclusion was based on the question about business challenges wherein only 16 percent of respondents identified “*personal--family time commitments*” as one of their top three business challenges. At my suggestion, the qualifier was added that this finding could be due to single

mothers with young children opting out of business ownership. It is impossible to know this because the survey did not ask the respondents if they had children, however, let alone the children's ages. In fact, it did not ask any direct questions about business/family issues. From the earlier findings section, readers may recall that like most standard business studies, the WOW survey failed to include measures related to business and family relationships.

In contrast, all single mothers in the interview sample talked about business work/childcare conflict as a significant challenge. One respondent said she had no choice but to make the business work. While perhaps true for those women who remained in business, the statement does not negate the significance of the challenge. With only one exception, married WBOs stressed that work/family pressures were a challenge they faced, with the issue becoming less acute as children grew older, or when spouses, older children, or other family helped out. While these interview findings are noted in the report, the point is largely neutralized by following it with a brief discussion of one research study, which concluded that men and women have similar levels of work-family conflict.⁸⁰ The WOW report wisely stresses that work-family conflict should not be framed as an exclusive problem of women because it then overwhelms other issues that WBOs experience. The validity of this point, however, should not lead to the dismissal of business-family relationships and related tensions in the experiences of WBOs, or those of MBOs for that matter.⁸¹

Indeed, a growing body of research has demonstrated that family issues are relevant to all businesses even if the nature of their importance and salience continue to be quite gendered.⁸² Unfortunately, the net effect of the report summary of key findings and later recommendations negates the importance of work-family pressures for WBOs. Research continues to find unequivocally that women perform significantly more unpaid domestic and childcare work, particularly in the overall management of such

⁸⁰ Kristen M. Shockley et al., *Disentangling the Relationship Between Gender and Work-Family Conflict: An Integration of Theoretical Perspectives Using Meta-analytic Methods*, 102 *J. OF APPLIED PSYCHOL.*, 1601.

⁸¹ Marisa Young & Scott Schieman, *Scaling Back and Finding Flexibility: Gender Differences in Parents' Strategies to Manage Work-Family Conflict*, 80 *J. MARRIAGE & FAMILY* 99 (2018); Xuguang Guo & Jon M. Werner, *Gender, Family and Business*, 8 *INT'L J. GENDER & ENTREPRENEURSHIP* 373 (2016).

⁸² Hamilton *supra* note 58; Aldrich & Cliff *supra* note 36; Guo et al., *supra* note 81.

responsibilities.⁸³ The discussion of business-family in the report legitimated ignoring structural issues such as the need for increased sharing of domestic labor by men and women, and the extreme need for low-cost, quality childcare for business owners and employees alike.⁸⁴ This need is most acute for poor families, especially single parent households which disproportionately tend to be women.⁸⁵

The affluence of the survey sample and the overall report neglect the myriad findings showing many SMEs to be necessity-based ventures that struggle to make ends meet and/or balance paid work with childcare responsibilities.⁸⁶ As a group, women are generally poorer than are men, and thus, more often lack the resources to invest in formal business ownership. They are more likely to be younger and their businesses are more likely to be located in the home and operated on a part-time basis.⁸⁷ A focus on the success of relatively affluent samples of WOBs using traditional measures fails to recognize the problems associated with precarious businesses and how those might be better served either with additional safety net programs

⁸³ *Global Competitiveness Report*, GLOBAL COMPETITIVENESS REP. (2016), [http://www3.weforum.org/docs/gcr/2015-2016/Global Competitiveness_Report_2015-2016.pdf](http://www3.weforum.org/docs/gcr/2015-2016/Global_Competitiveness_Report_2015-2016.pdf); Javier Cerrato & Eva Cifre, *Gender Inequality in Household Chores and Work-Family Conflict*, FRONTIERS PSYCHOL. (Aug. 3, 2018), <https://www.frontiersin.org/articles/10.3389/fpsyg.2018.01330/full>; Krista L. Minnotte & Michael C. Minnotte, *Work-Family Conflict Among Dual-Earners: Are Partner, Family, and Friends Resources or Liabilities?*, 39 J. FAM. & ECON. ISSUES, 258, 258-276 (2018); Nancy C. Jurik, *Getting Away and Getting By: The Experiences of Self-Employed Homeworkers*, 25 WORK & OCCUPATIONS 7 (1998).

⁸⁴ Sara Carter & Eleanor Shaw, *Constructing Female Entrepreneurship Policy in the UK: Is The U.S. A Relevant Benchmark?*, 26 ENV'T & PLAN. C: GOV'T & POL'Y, 335, 335-351 (2008).

⁸⁵ Alena Křížková, Marie Pospilová, Nancy Jurik, & Gray Cavender, *Women's Entrepreneurial Realities in the Czech Republic and the United States: Gender Gaps, Racial/Ethnic Disadvantages, and Emancipatory Potential, in CONTEXTUAL EMBEDDEDNESS OF WOMEN'S ENTREPRENEURSHIP GOING BEYOND A GENDER-NEUTRAL APPROACH*, 180-193 (Shumaila Y. Yousafzi, Adam Lindgreen, Saadat Saeed & Colette Henry eds., 2018); Nancy Rogers, *The Impact of Family Support on the Success of Women Business Owners in INT'L HANDBOOK WOMEN & SMALL BUS. ENTREPRENEURSHIP* 91 (Sandra L. Fielden & Marilyn J. Davidson eds., 2005).

⁸⁶ Julia Rouse & John Kitching, *Do Enterprise Support Programmes Leave Women Holding the Baby?*, 24 ENV'T & PLAN. C: GOV'T & POL'Y 5 (2006).

⁸⁷ SARA CARTER & ELEANOR SHAW, *WOMEN'S BUSINESS OWNERSHIP: RECENT RESEARCH AND POLICY DEVELOPMENTS* (2006), https://strathprints.strath.ac.uk/8962/1/SBS_2006_Report_for_BIS.pdf.

or alternatives to business ownership. The findings summary concludes with this statement about WOBs: *"Their business challenges are similar to challenges of any business owner."* This sentence understates the variety of challenges faced by WOBs who vary according to race, ethnicity, household income, and family situations. The predominantly White and more affluent household income sample likely produced a rosier picture of WOBs than the actual range of WBO experiences.

Despite its overly positive image of WOBs based on an economic development standpoint, the WOW report still contained valuable recommendations that addressed individual training, structural interventions, and discursive shifts. A recommendation to shift to a more inclusive approach to economic development decentered traditional economic development success measures in a manner that might be more inclusive of precarious and conservative growth-oriented WOBs.

The report argued that metrics of successful businesses be changed to reduce the focus on amounts of external business capital raised. Accordingly, the report argued that more business success metrics should focus on the sustainability and sufficiency of business revenues to support the owner. The report also argued that so-called "life-style" or "hobby" businesses no longer be dismissed; rather the potential contributions of these business forms to the economy must be recognized. The transition from employment to sustainable self-employment was recommended as a metric for assessing businesses' economic development contributions. Such discursive shifts could reduce the male-centric nature of business success evaluations, and encourage greater respect among policymakers and investors for a wider range of business contributions to the community. WOW leaders wisely entered such arguments into the business discourse of their area.

The WOW report recommended the incorporation of measures and celebrations of business diversity as success metrics for support programs and community forums. Boards of directors, investors, presenters, and funding recipients would be routinely and systematically evaluated for their inclusiveness.

The final recommendation was to call for more services directed towards improving owners' financial competence and confidence through stage-specific training, including a path to generating capital for those who wanted it. The report strongly recommended that programs provide business-related skills training rather than creating "silos" for women focused only on gender-stereotyped women's issues. Diversity principles would dictate that

men as well as women would be included in such training, and if there were discussions of matters such as work-family conflict, men would also be included in those. Importantly, such business support programs would be assessed not only on the size of their event attendance, but rather on the outcomes they helped to produce for their business clients.

While the report focused on the economic potential of WOBs for its community, these policy recommendations did serve to at least partially reconstruct traditional business success measures in ways that would be more inclusive of varied WOBs, even precarious enterprises to some degree. There remains, however, a large limitation to the discursive focus on economic development in the report. This issue will be discussed in the next and concluding section.

CONCLUSION

This article has examined the construction of WBOs and WOBs by a community advocacy network (WOW) organized for advocacy of women's entrepreneurship. WOW members aptly recognized the need for systematic research on the nature and operations of WBOs, and raised funds to conduct a survey-and-interview study of WBOs in their area. Their goal was to generate a report for WOW participants and regional policy makers in order to argue for improved business-related support services for WBOs.

Although I supported the group in its mission and I helped with the research and reporting process, I became uncomfortable with the portrait of WBOs and their businesses as the report was completed. It seemed that the diversity of WBOs established in prior research was not sufficiently analyzed in the report and I wanted to understand why. Thus, I undertook a reexamination of the research and report production process.

Drawing on feminist social construction of gender and entrepreneurship perspectives and a social construction of target populations framework, the goal of the present article has been to trace the construction of WBOs and WOBs through the WOW research design, analysis of findings, and development of the final report. According to this framework, target population constructions justify the merit of potential public support recipients (in this case WBOs/WOBs) and also suggest the appropriate pathways and nature of that support. Activists direct their reports and proposals toward convincing audiences of policymakers and funders as to the viability and worthiness of their plans.

Along these lines, WOW aimed to convince state policymakers, lenders, and investors that WOBs were non-frivolous ventures that made significant contributions to the state's economy, and that further investments

in support and lending to WOBs could boost economic development in the region. The justifications for this general construction were framed by accentuating survey findings that portrayed WOBs as achieving success according to traditional business metrics, including annual revenues, job creation, growth-orientation, and successes in obtaining external funding. It was also emphasized that the main challenges noted by surveyed WOBs were similar to those for any business regardless of owner gender.

The final report argued that barriers commonly identified in prior research as associated with WOBs, such as lack of confidence and business-family conflict, were not major challenges for local WOBs. Given the integral links between business and families, the de-emphasis of family-business connections in the survey and final report is problematic, especially since interview findings revealed these issues to be quite relevant for WOBs in its sample. In summary, the WOW report portrays WOBs as successful according to traditional (male-centric) business success measures—measures that often assess WOBs as under-performing when compared to MOBs.⁸⁸ Moreover, the WOW survey sample over-represented White women from relatively affluent households in the area. Given the rapid expansion of businesses owned by women of color, and women in necessity ventures who typically earn less revenues, survey estimates are likely to be overly optimistic.⁸⁹

Report recommendations did attempt to reframe business success indicators in a manner that might increase the valuation of a more diverse range of WOBs (e.g., slower growth and lifestyle ventures), and to develop metrics that evaluate the inclusiveness of business programs and the delivery of meaningful business services. The report never questioned the stress on economic development as the prime rationale for supporting WOBs, however. Ahl (2004) and others (Marlow et al., 2008; Zhang and Jurik, forthcoming) caution that when economic development arguments are used to justify support for WOBs, women are likely to lose out.

⁸⁸ Vossenber *supra* note 5; Marlow & Swail *supra* note 29.

⁸⁹ *Annual Business Survey Release Provides Data on Minority-and Women-Owned Businesses*, U.S. CENSUS BUREAU, (2020), <https://www.census.gov/newsroom/press-releases/2020/annual-business-survey-data.html>; NATIONAL WOMEN'S BUSINESS COUNCIL, *NECESSITY AS A DRIVER OF WOMEN'S ENTREPRENEURSHIP: HER STORIES* (2017), https://cdn.www.nwbc.gov/wp-content/uploads/2018/01/09084854/NWBC-Report_Necessity-as-a-Driver-of-Women%E2%80%99s-Entrepreneurship-Her-Stories.pdf.

The argument for supporting WOBs stresses their similarity to businesses generally relying on historically male-centered success measures. In other words, the WOW report concentrates on the sameness of WOBs as a group to all businesses—but business owners are still a White male majority. The report challenges as gender stereotypes generalizations that have been repeatedly identified in research on WOBs as a group (e.g., work-life balance problems, lack of external funding, lower growth, lower revenue). Of course, the problem is that such group characterizations are ultimately a dead end for developing the right programs to support the tremendous variety of WOBs. Examination of the variation of WOBs across different business types, racial and ethnic groupings, and family situations (as well as other variations including age, skills, disability, region) is essential in any effort to characterize WOBs. Scholars and activists realized some time ago that arguing either women's sameness to men, or difference from men was a losing proposition.⁹⁰

Patricia Hill Collins (1990) argues that a *both/and approach* is needed to examine both similarities and differences within and across gender groups, and to grasp intersecting forms of disadvantage. Feminist business scholars now recognize this issue as well.⁹¹ Women are both similar to and different from men; indeed they are both similar to and different from each other.

Unified characterizations of WOBs or even MOBs must be deconstructed, especially those based on the most advantaged members of each group. Research about businesses operated by poor women, especially poor mothers, women of color, newly immigrated women, women in gender-stereotyped fields, and women with disabilities finds that such businesses tend to struggle more than those of White women in professional and technical fields (i.e., those who comprised the majority of the survey

⁹⁰ Andrea E. Smith-Hunter & Robert L. Boyd, *Applying Theories of Entrepreneurship to a Comparative Analysis of White and Minority Women Business Owners*, *Women in Management Review*, 19 WOMEN IN MGMT. REV. 18 (2004).

⁹¹ PATRICIA HILL COLLINS, *BLACK FEMINIST THOUGHT*, (Unwin Hyman 1990); Friederike Welter, Ted Baker & David B. Audretsch, *Everyday Entrepreneurship—A Call for Entrepreneurship Research to Embrace Entrepreneurial Diversity*, SAGE PUBL'N 1 (2017); Romero & Valdez *supra* note 35; Marlow & Swail *supra* note 29.

sample).⁹²

The justifications for supporting more struggling WOBs cannot be based exclusively on economic development goals, even if arguments for diversity are added in.⁹³ The more important and bolder question that should be posed is what does business ownership do for the promotion of greater social and economic equality in our society--for women, for people of color, for immigrants, etc.? How can support programs help businesses from a variety of groups to become sustainable? Alternatively, what programs are needed to help people achieve economic well-being without being forced into business by a lack of viable employment opportunities or affordable childcare?

⁹² Smith-Hunter *supra* note 89; Al-Dajani et al. *supra* note 34; NATIONAL WOMEN'S BUSINESS COUNCIL, *supra* note 59; Křížková, *supra* note 18; Welter et al., *supra* note 36.

⁹³ HELENE AHL, THE SCIENTIFIC REPRODUCTION OF GENDER INEQUALITY: A DISCOURSE ANALYSIS OF RESEARCH TEXTS ON WOMEN'S ENTREPRENEURSHIP (Copenhagen Business School Press 1st ed. 2004); Marlow, *supra* note 17.