

Marquette University
e-Publications@Marquette

College of Professional Studies Professional Projects

Dissertations, Theses, and Professional Projects

Spring 2012

Overcoming Obstacles: Women Entrepreneurs Taking the Lead in Nonprofit Businesses

Theresa Keding
Marquette University

Follow this and additional works at: http://epublications.marquette.edu/cps_professional

Recommended Citation

Keding, Theresa, "Overcoming Obstacles: Women Entrepreneurs Taking the Lead in Nonprofit Businesses" (2012). *College of Professional Studies Professional Projects*. Paper 22.

OVERCOMING OBSTACLES:
WOMEN ENTREPRENEURS TAKING THE LEAD
IN NONPROFIT BUSINESSES

by

Theresa Keding, B.A.

A Professional Project submitted to the Faculty of the Graduate School,
Marquette University,
in Partial Fulfillment of the Requirements for
the Degree of Master of Arts in Public Service

Milwaukee, Wisconsin

May 2012

ABSTRACT
OVERCOMING OBSTACLES:
WOMEN ENTREPRENEURS TAKING THE LEAD IN
NONPROFIT BUSINESSES

Theresa Keding, B.A.

Marquette University, 2012

Few theoretical models clarify the ways in which a learning experience contributes to entrepreneurial behavior or directly pursuing entrepreneurship. The purpose of this research is to better recognize how women use values, motivations, and desires, through learning experiences, to start a nonprofit organization.

Results reveal that, in order to increase the likelihood of females becoming entrepreneurs, they must put themselves in positions where they can have many different experiences. They must be willing to establish networks, overcome societal barriers as well as self-imposed barriers, and reflect upon the experiences they find themselves in, whether they are positive or negative. Such learning experiences were key to accelerating entrepreneurial endeavors by providing a forum for personal accountability, skill development, and inspiration.

Keywords: nonprofit, leadership, female entrepreneurs, motivators, learning experiences, barriers, support networks, personal transformation

ACKNOWLEDGMENTS

Theresa Keding, B.A.

First and foremost, I would like to thank all the women who contributed in the study. The stories and responses provided noteworthy contributions to the field of entrepreneurship and without them this thesis would not be possible. Furthermore, I would like to thank all the people who helped identify these women.

Thank you to Jeff Snell for serving as my advisor for this research and helping me with revisions, and to Jay Caulfield for being my committee advisor and directing me to possible participants.

I would also like to thank Emily Hernandez for being so knowledgeable and willing to help out, and always responding quickly.

Finally, thank you to all my family, friends, and past professors and teachers for having so much faith in me, providing support, and always encouraging me. You all remain a constant source of inspiration for the meaning of love, strength, and leadership.

Table of Contents

ACKNOWLEDGMENTS	i
CHAPTER	
I. PURPOSE AND THESIS	1
Background of the Problem	2
Statement of the Purpose	3
Research Questions	3
Definition of Terms	4
Delimitations	5
II. REVIEW OF LITERATURE	6
Workplace Experiences	7
Motivations and Benefits	11
Women and Leadership	14
Women and Barriers	17
Women as Entrepreneurs	19
III. METHODOLOGY.....	23
Design of Study	25
Research Setting	26
Participant Recruitment and Selection	26
Description of Population	27
Data Collection	27
Questionnaires	28
Interviews	28

Data Analysis / Coding	29
DATA ANALYSIS AND FINDINGS	30
Demographic Findings	31
Age and Ethnicity of Participants	31
Marital Status and Family Size	31
Education and Employment Status	31
Entrepreneurial Lineage	31
Thematic Findings	31
Summary of Findings	32
Leadership Skills and Development.....	32
Community Building and Personal Support Networks	37
Female Entrepreneur Motivators	39
Barriers Confronting Female Entrepreneurs	42
Personal Transformation and Learning Outcomes	45
IV. SUMMARY, RECOMMENDATIONS, AND REFLECTION	49
Summary of the Study	49
Recommendations.....	53
For Business Professionals	53
For Researchers.....	54
V. REFERENCES	56
VI. APPENDICES.....	63
Appendix A: Recruitment Letter and Summary of Study	63
Appendix B: Consent Form	64

Appendix C: Questionnaire	66
Appendix D: Interview Protocol	68
Appendix E: Approval Letter	71
VII. PROFESSIONAL PROJECT SIGNATURE PAGE	72

Purpose and Thesis

The second-half of the 20th Century saw a dramatic rise in the number of women in the labor force and the number of self-employed women in particular has amplified over the past three decades.¹ These female entrepreneurs play a vital role in stimulating economic growth through innovation and job creation. According to the American Express OPEN (2011), a forum empowering small business success, it is estimated that there are over 8.1 million women-owned businesses in the United States, generating nearly \$1.3 trillion in revenues and employing nearly 7.7 million people. While the number of businesses in the United States increased by 34 percent during the period 1997-2011, the number of women-owned firms increased by 50 percent--a rate 1.5 times the national average (Alfonso, 2011). In addition, women-owned firms have greater levels of hiring and expansion when compared to their male counterparts: since roughly 2000, employment in male-owned firms actually declined by nearly five percent while revenue grew by just 33 percent, both well below the growth seen among women-owned firms.

In spite of the growing phenomenon, in 2003, just 6.8 percent of women in the labor force were self-employed, roughly half the rate of men at 12.4 percent (Fairlie, 2004). Based on U.S. Current Population Survey data for 1996 to 2006, and controlling for a number of factors including marital status, age, and education, women are about 57 percent less likely than men to enter self-employment. Studies show lack of venture capital, established networks, management experiences, and technical competencies all contribute to challenges that confront women-owned businesses (Brush et al, 2001;

¹ A thorough reporting of the number, size, and growth of women-owned businesses in the U.S. economy takes place every five years as part of the Survey of Business Owners lead by the U.S. Census Bureau; however, the economy moves rapidly, and there is a lag time of several years between the collecting and reporting of this instrumental information.

Langowitz and Minniti, 2007). These trends persist despite widespread policies to encourage women.

Background of the Problem

As career development and professional opportunities evolve, it is uncertain what specifically impacts and influences women to launch their own business. Given that there are barriers, such as financial and gender barriers, how do women entrepreneurs get past these in order to become successful entrepreneurs? More qualitative studies are needed to reveal rich, descriptive data to better understand the development of female entrepreneurs, what learning experiences are especially impactful, personally and professionally, and the identity shift that takes place.

The perceptions that women have of their careers have changed dramatically over the years due to economics, technology, and social and cultural movements (Castells, 1998). Careers are generating more of an identity and purpose (Walsh and Heppner, 2006) among women and they are leaving unfulfilling corporate jobs or household roles (Heffernan, 2006). Additionally, perceived weaknesses in male-dominated environments are seen as strengths elsewhere which, in turn, motivates women to pursue other business interests. Compared to years past, women are highly skilled, educated, confident, and driven, and are beginning to realize their potential through entrepreneurship (Brush et al, 2004).

Entrepreneurship is an ongoing and arguably never-ending learning process. Through learning experiences, behaviors are attained and further developed which suggests that those who have a lifelong pursuit of knowledge are able to enhance their experiences by understanding the process of experiencing and finding meaning. New

ways of thinking, doing, acting, knowing, and being in changing environments and contexts enables people to construct new realities and new identities (Jarvis, 2006; Rae, 2005).

Statement of the Purpose

Few theoretical models clarify how a life experience plays a contributing role in shaping an individual's pursuit of entrepreneurship or in becoming an entrepreneur. There is a need for related research to better recognize how women in particular use values, motivations, and desires, shaped by their life experiences, when pursuing nonprofit entrepreneurship. The findings will help spur further research among those interested in women-led nonprofit entrepreneurship by better recognizing the barriers that women face, key motivating or demotivating life experiences, and potential experiences that raise interest in entrepreneurship.

The purpose of this examination is to discover how the lives of female entrepreneurs starting nonprofit organizations in Southern Wisconsin have been impacted through certain life experiences. Identifying especially impactful experiences could help explain why more women are starting nonprofit businesses. Specifically, what key learning experiences and personal transformations occurred and resulted in these women starting a nonprofit organization?

Research Questions

My primary research question is: *How have the lives of female entrepreneurs starting nonprofit organizations in Southern Wisconsin been impacted through certain life experiences?*

Other general questions taken into consideration are:

- *How have women's personal experiences in the workplace and in relationships positively or negatively impacted their interest in starting nonprofit organizations?*
- *What key motivations are shared among a sample population of female nonprofit entrepreneurs in Southern Wisconsin?*
- *What leadership skills and personal and professional experiences do they share?*
- *What barriers have they experienced and how have they overcome them?*

Definition of Terms

Entrepreneurship & Entrepreneur – Despite the fact that the quantity of research in the field of entrepreneurship continues to expand, there are dissimilar and varying definitions of the term. For purposes of this study, I am adopting Greg Watson's (2010) basic definition of entrepreneurship and entrepreneur, which are as follows:

“Entrepreneurship is more than simply ‘starting a business.’ The definition of entrepreneurship is a process through which individuals identify opportunities, allocate resources, and create value. This creation of value is often through the identification of unmet needs or through the identification of opportunities for change. Entrepreneurs see ‘problems’ as ‘opportunities,’ then take action to identify the solutions to those problems and the customers who will pay to have those problems solved.”

Entrepreneurial Learning – According to Rae (2005, p. 324):

“Both entrepreneurship and learning are inherently constructivist, behavioral and social processes. The term entrepreneurial learning

therefore means to recognize and act on opportunities, and interacting socially to initiate, organize, and manage ventures.”

Transformative Learning – According to Mezirow (2000, p. 7):

“The process by which we transform our taken-for-granted frames of reference...to make them more inclusive, discriminating, open, emotionally capable of change, and reflective so that they may generate beliefs and opinions that will prove more true or justified to guide actions.”

Phenomenological Studies – According to Stanford Encyclopedia of Philosophy

(2008, para. 1):

“The discipline of phenomenology may be defined initially as the study of structures of experience, or consciousness. Literally, phenomenology is the study of “phenomena”: appearances of things, or things as they appear in our experience, or the ways we experience things, thus the meanings things have in our experience. Phenomenology studies conscious experience as experienced from the subjective or first person point of view.”

Leadership – According to Northouse (2004, p. 3):

“Leadership is a process whereby an individual influences a group of individuals to achieve a common goal.”

Delimitations

The following factors should be considered as limitations to the study:

- Geographical Limitations - The study was delimited to female entrepreneurs in Southern Wisconsin who have founded a nonprofit organization.
- A minimum of 5 years in business further limited the type of female nonprofit entrepreneur that was suitable for this study.

- The limited sample size common among qualitative studies limits the ability to generalize findings.
- Participants' time constraints and depth of information during the interview.

Review of Literature

Researchers and policymakers have long been interested in the factors that determine entrepreneurship. Until recently, it was largely assumed that women were not as interested in running a business when compared to men. However, as studies suggest, we are now in the midst of a generation of women who are not only extremely educated and have significant professional experience, but they are also highly motivated and fully accomplished at running their own business (Brush et al, 2004). Significantly, their experiences as women cause them to run their business in ways different than their male counterparts.

The influence of female entrepreneurs on humanity may be greater than assumed (Goldman, 1994). Feminine management qualities, once looked down on, are now raising eyebrows and just might be the catalyst for more companies to collaborate and strengthen their competitive positioning in the marketplace. For instance, women business owners put great significance on teamwork, training, decentralized organizations, open communication, attention to detail, and exceptional quality. Also, women tend to measure success differently than men. Instead of focusing predominantly on large profits, they attempt to offer exceptional customer service, a rewarding work environment, and opportunities for personal growth (Ashcraft, 1998). These attempts often make their employees feel more fulfilled and successful.

This chapter will explore the areas of workplace experience, motivation and benefits, women and leadership, women and barriers, and women as entrepreneurs.

Workplace Experiences

In the last two decades, the concept of 'career' has undergone significant change. One may even notice that the vocabulary used to describe careers has dramatically evolved in recent years as life-long jobs with employers have become scarce. Modern lives and careers are more multifaceted than ever before, and it's expected to continue. Globalization, consumer freedom of choice, increased competition, an increase in the number of small firms, the rise of educational attainment, accessibility to information, and the ability to communicate around the globe 24/7 are all contributing factors to redefining workplace experience and the interpretations of career (Storey, 2000).

The word 'career' is commonly used synonymously to define a person's occupation, employment, or vocation. A career, however, really relates to the professional journey of one's entire life and can include professional, academic, and social experiences and contributions (Collin and Young, 2000). People's careers change depending on the choices available to them throughout life. Those decisions may be created through obligations, societal norms, or opportunities. Career can also be defined as "the sequence of employment-related positions, roles, activities and experiences encountered by a person" (Arnold et al, 1998, p. 384).

An individual's career is not just a sequence of events or opportunities. For instance, a person's career can often influence how one identifies one's self. "It can involve self-identity, and reflect individuals' sense of who they are, who they wish to be,

and their hopes, dreams, fears, and frustrations” (Collin and Young, 2000, p. 5). An ‘employment journey’ is a very powerful piece of a person’s identity, self-significance, purpose, and influence on society. Individuals are not only impacted by career choice, but the interconnectedness of groups, institutions, organizations, and the economy (Collin and Young, 2000).

There are multiple theories available to better understand career development. Some of the more relevant theories pertaining to this study include Holland’s Theory of Vocational Personalities in Work Environments (Holland, 1973, 1997), Lent’s Social Cognitive Career Theory (Brown and Lent, 2005), and Savickas’ Theory and Practice of Career Construction (Savickas, 2005).

One widely used theory is Holland’s (1997) theory of vocational choice. Holland suggests that individuals should base their career selection on their own abilities, aptitudes, and preferences as well as the requirements of occupations being considered. He categorizes six ideal types of vocational personality, which are aligned to presumably suitable environments and occupations. He bases his theory on the following four basic assumptions:

1. In our culture, most people can be categorized as one of six types: realistic, investigative, artistic, social, enterprising, or conventional.
2. There are six kinds of environments: realistic, investigative, artistic, social, enterprising, or conventional.
3. People gravitate towards environments that allow them to exercise their skills and abilities, express their attitudes and values, and take on agreeable problems and roles.

4. A person's behavior is determined by an interaction between his personality and the characteristics of his environment (as quoted in Holland, 1973, p.2-4).

Holland's believes that matching individual and organizational characteristics, people can make well-informed and intelligent career choices. There are several limitations and faults to Holland's theory; one of the most obvious pertain to the personality types that are clearly associated with predominantly male occupations, whereas others are strongly connected to conventional female roles. Because of gender-based stereotypes and discernments, this theory may not be a realistic or prevalent model to help assist women in their career development.

In addition to Holland, a relevant theory related to career development and choice is Social Cognitive Career Theory (SCCT) developed by Lent, Brown, and Hackett (1994). Essentially, this theory combines a mixture of career theories into one unified framework to identify "how people 1) develop vocational interests, 2) make (and remake) occupational choice, and 3) achieve varying levels of career success and stability" (Lent, 2005, p. 101). Generated from Bandura's (1986) general social cognitive theory, its focus is on how people, their behaviors, and their environments interact with and influence one another. This is particularly central because people and environments are both dynamic, so it is important to comprehend how people change their behavior and how they follow through with major milestones and obstacles throughout their careers.

SCCT particularly emphasizes "the interplay among three person variables that enable the exercise of agency in career development: self-efficacy beliefs, outcome expectations, and personal goals" (Lent, 2005, p.104). Self-efficacy beliefs are personal

judgments about one's own ability to actually execute actions to achieve specific performances, whereas outcome expectations are beliefs about the outcomes of performing said behaviors and what the consequences might be. Outcome expectations of one's career are often developed through previous learning experiences in academic and professional environments. Each variable influences how people choose to follow a certain career path. Personal goals are essentially one's commitment to partake in a specific activity or achieve a specific outcome. "By setting personal goals, people help to organize, direct, and sustain their own behavior, even over long intervals without external payoffs" (Lent, 2005, p. 105).

Lent et al (1994) developed three conceptual models related to career development and choice; however, the choice model is most suitable because it takes into account personal inputs such as gender, prior education, learning experiences, and environmental influences. This model has been utilized in previous studies of women's career development and "findings suggest that women's career pursuits can be constricted or expanded by the learning environments to which they are exposed and, in particular, by the nature of the self-efficacy beliefs that such exposure enables" (Lent, 2005, p. 115). Bandura (1997) has also witnessed that cultural restrictions, negligible growth opportunities, and unfair incentive systems influence the development of women's career.

Lastly, Savickas (2005) developed the theory of career construction, which is based on Super's (1957) theories to "explain the interpretive and interpersonal processes through which individuals impose meaning and direction on their vocational behaviors" (Savickas, 2005, p. 42). The theory infers that an individual's career is

constructed as they make sense or meaning from their work experiences and personal behaviors. In another sense, careers don't just happen, they are formed. By definition, career construction theory is not a sequence of work experiences; it is more closely related to a pattern of comprehensive work experiences – past, present, and future aspirations – that formulate a compilation of an individual's career, and from this, personal meaning is constructed.

Savickas offers three components to the construction theory: 1) vocational personality, which is comprised of *what* individual's values, interests, needs, and abilities are with respect to their career, 2) career adaptability, which focuses on how individual's use their competencies and behaviors (i.e. control, concern, curiosity, and confidence) to avail themselves of jobs that are more suitable to them and their interaction with society, and 3) life themes, which is the narrative part that seeks to understand the *why* of career choice and development through individual career stories. According to Savickas, "the essential meaning of career and the dynamics of its construction are revealed in self-defining stories about the tasks, transitions, and traumas an individual has faced. Career stories explain why individuals make the choices they do and the meaning guides these choices" (2005, p. 58). Often these stories can uncover how "the self of yesterday became the self of today and will become the self of tomorrow" (2005, p. 58).

Motivations and Benefits

Several women have made the leap from working in organizations to running their own business. According to the American Express OPEN (2011), a forum to help small businesses discover insights, make connections, and get exposure to help people

grow their business, there are over 8.1 million women-owned businesses in the United States, generating nearly \$1.3 trillion in revenues and employing nearly 7.7 million people. Thus, as can be seen by these figures, women are overcoming obstacles.

In general, entrepreneurs have entered the marketplace because of the “rapid evolution of knowledge and technology” (Drucker, 1984, p. 61). Additionally, the need for for-profit and nonprofit service models has increased, and corporate downsizing and outsourcing have contributed, too.

Yet, women have a variety of distinct reasons for pursuing entrepreneurship. Evolving changes in economic and social conditions have created the need for more entrepreneurs; however, women entrepreneurs seek to make a valuable social contribution more often than their male counterparts (Koehn, 2000). Furthermore, women seek a balanced life, one that is flexible enough to include career and family (Buttner and Moore, 1997). They want family ‘security,’ so having the ability to manage one’s own time is a motivating factor. As Godfrey (1992) notes, “Success may also be the ability to do what we want with our time and energy” (p.25).

Moreover, there is great personal satisfaction from working in an organization that one loves, an organization that gives individuals a feeling of accomplishment and/or recognition (Ash, 2003). In an interview of 50 women entrepreneurs (Godfrey, 1992), the notion of financial success alone was not a motive for being an entrepreneur. Indeed, forty-eight of the 50 women reported other, more complex, reasons for becoming entrepreneurs. Many said they felt good helping others improve their lives, and most emphasized that any financial success they attained was just a means to an end. One example is Sudna Pennathur, formerly a merchandise manager. She received

a decent salary, but felt unable to aid others until she created her own company. Now she employs 2,000 of her fellow countrypersons in India (Godfrey, 1992, p. 77).

Similarly, having time to do the things that matter to the heart, pursue leisure activities, or the sense of controlling one's own destiny can make a difference (Seybold, 2000; Kephart and Schumacher, 2005). Thus, women have varied reasons for starting ventures.

Furthermore, because many women have come from corporate environments, being an entrepreneur means that they no longer have to endure unpleasant situations and long hours without personal reward (Buttner and Moore, 1997). Often women can achieve certain desires that were previously only open to male-dominated businesses, which include areas of finance and technology (Brown, 1996). Running one's own organization boosts self-confidence, empowering one to use this confidence in other areas (Godfrey, 1992).

For numerous women entrepreneurs, success does not come overnight. Therefore, rather than financial rewards, personal rewards keep women entrepreneurs motivated not to give up the desire to be their own boss. For example, one women owner announces, being pleased with one's work is related to making people happy as well as "making the planet a better place" (Shirk and Wadia, 2002, p. 179).

Included in the motivation of improving others' lives, is the example of Mary Kay Ash, who believed that people should be maximized (Underwood, 2003). Women in entrepreneurial roles are leaders, able to inspire others and treat them respectfully (Underwood). Previously negative experiences often make running a business satisfying because one no longer has negative or demotivating experiences.

Lastly, using skills learned in other corporate environments motivates women entrepreneurs. In a report by Buttner and Moore (1997), the authors noted that 31 percent of women entrepreneurs have come from executive or supervisory positions (p. 34). Some women felt undervalued and were no longer satisfied in that work environment. Usually, women entrepreneurs have over 10 years of work experience in previous corporations and these experiences assist women when they form their own organization (Moore, 2000).

Women and Leadership

A thorough understanding of the term leadership is essential to studying the development of women entrepreneurs. Roodt (2005) found that managerial and leadership skills are critical in the pursuit of self-employment. In discussing leadership, however, it is vital to make a distinction between leadership and management (Bass, 1990). Leadership is about creating a long-term vision and inspiring others to achieve. Despite lacking particular management experience, women appear to demonstrate inherent transformational leadership qualities (Eagly et al., 2003). Management, on the other hand, involves the operational, task-oriented functions of business. Effective management skills are supported with levels of efficiency and completion of specific projects towards an end goal. Brush and Hisrick (1991) suggest female entrepreneurs who learn to effectively manage their businesses, with joining support from others, are more likely to achieve entrepreneurial success. So, supporting female entrepreneurs in the self-discovery of this competency assists in the entrepreneurial learning and development process (Rae and Carswell, 2000).

Understanding how leadership styles vary between men and women has been the focus of several studies as well (Eagly et al., 2003). Women exhibit a more participatory style of leadership as opposed to the autocratic style of their male counterparts (Brush, 1992). Research done on female entrepreneurial management practices validates women having a communal, people-oriented approach to handling business (Chaganti, 1986). Through these findings, researchers attempt to connect individual leadership styles to the performance of entrepreneurial ventures (Fernald et al, 2005). Even though existing research has not generated significant findings in this area, there is a distinct correlation associated with a woman's leadership self-perceptions and considering self-employment.

Furthermore, definitions of leadership are as varied because of the subjective nature of what constitutes a good leader. Most definitions concentrate on recognizing key characteristics and behaviors of individuals who have been described as good leaders by peers, subordinates, and managers (Avolio and Bass, 2002; Northouse, 2004). Northouse (2004) provides a comprehensive definition that is regularly applied throughout the academic and business community to describe leadership: "leadership is a process whereby an individual influences a group of individuals to achieve a common goal" (p. 3). This definition avoids associating leadership with specific behaviors and traits, and instead presents leadership as an open venue, regardless of the designated position of authority (Northouse, 2004).

Numerous studies differentiate between diverse leadership styles (Avolio and Bass, 2002). These varied leadership styles are unique blends of individuals' traits and behaviors in accordance to their personal interactions with others. Gender-related

research has been a natural advancement of this line of inquiry, as researchers attempt to determine whether definite styles can be definitively attributed to feminine or masculine tendencies (Catalyst, 2005).

Growing evidence proposes that women exercise a more transformational style of leadership whereas the male counterpart displays a more transactional leadership style; the distinction between these two types is commonly associated with a feminine/masculine dichotomy (Eagly et al., 2003). Transactional leadership is described as regimented, task focused and aggressive, and transformational leadership is characterized by relationships, cooperation and collaboration. Researchers and theorists link the transactional approach with the male leader because of its obvious agentic qualities. Similarly, the shared attributes of the transformational style are regularly aligned with female leadership tendencies (Eagly and Johannesen-Schmidt, 2001). Current research has not determined whether one style is superior in terms of entrepreneurial growth and sustainability, though, recent studies suggest that certain entrepreneurial leadership competencies are found among individuals who successfully operate in dynamic, changing environments (Fernald et al., 2005).

Additionally, evaluating the entrepreneurial leadership competencies of individuals brings up gender-related issues. The terms leadership, management, and entrepreneurship have traditionally been viewed as masculine attributes (Baron et al., 2001; Langowitz and Minniti, 2007) Thus, evaluating performance effectiveness in these areas are frequently based on masculine behaviors. Women struggle to exhibit competence in skills when commonly associated with male characteristics and behaviors (Baron et al, 2001). The stereotypical model leaves women questioning their

competence in leading, which is perceived as vital when launching and sustains a business venture (Ljunggren and Kolvereid, 1996).

Women and Barriers

Because numerous women struggle to break the glass ceiling in corporate America, many look to entrepreneurial ambitions and surrender personal time and savings simply to get away from their negative experiences. The glass ceiling is best defined as a “transparent barrier that [hinders] women from rising above a certain level in corporations.” This glass ceiling inhibits women from individual advancement merely because they are women, rather than because they lack the ability to handle the higher level positions. Studies show that women often encounter barriers in ascending the corporate or organizational ladder just below that of reaching the general manager level (Morrison et al, 1987). Women often feel exempt and isolated from power under the glass ceiling. Literature suggests that men are unwilling to give up power and do not feel uncomfortable dealing with women whom are different from them, making it difficult for progression in the traditional corporate work environment.

Additionally, increased female entrepreneurship in the U.S. could be a reaction to discrimination of positions and wages. Despite gains in the number of women-led positions, women still continue to be underrepresented at the top levels of management and in wages earned (Ryan et al, 2007). Economic theory suggests that labor markets pay workers according to their productivity. Even though women are often employed in lower productivity occupations, which accounts for some of the wage gap, women are still paid less in comparable positions. In addition, equal pay for equal work has been federally mandated since President Kennedy. Research by the U.S. General Accounting

Office (2003) shows that between 1983-2000, approximately 45 percent of the wage gap between men and women could not be explained by the combined effect of differences in human capital, work hours, industry and occupation, and unionization. A variety of explanations for the persistent wage gap can be offered, and all parties involved – women, men, corporations, employers, and policy makers do not agree for several reasons. First, the statistics may not be accurate. The Bureau of Labor Statistics only processes earnings of those who work for an entire year. Only 25 percent of women achieve this consistently throughout their working lives due to entering and re-entering the workforce to care for elderly parents, pregnancy, and relocation for spouse's career. When all income factors are considered, including experience and education, women's pay continues to lag about twenty percent behind their male counterparts (Weiler and Bernasek, 2001).

Moreover, although women socialize differently than men, it is not surprising to find more differentiating factors (Orhan and Scott, 2001). Informal networks indirectly extend discrimination and it is a critical factor in understanding the changing viewpoints and options of women and entrepreneurship. When no longer taking discrimination of pay or position into account, the effect of deep-rooted male informal networks may further ensure denied access to positions which could persist if employers depend on historically male networks to make hiring/promotional decisions. This unreasonableness allows for an alternative route where women start their own businesses. Despite the struggles and barriers women face, they continue to initiate their own business and hire women instead of men, as it is a desirable alternative to a discretionary labor market (Moore and Buttner, 1997).

Women as Entrepreneurs

Today, successful managers and entrepreneurs are distinguished by more than just extensive knowledge or a particular skill set. The very best are promoted to top positions because they are able to acclimate to changing demands in their jobs, industries, and careers. In another sense, they have the ability and desire to learn, an essential attribute when developing an entrepreneurial mindset (Rae and Carswell, 2000). In fact, some researchers believe entrepreneurship is a continuous method of learning and that entrepreneurial behaviors are attained through learning experiences and continuous exploration (Minniti and Bygrave, 2001; Rae and Carswell, 2000). Hence, understanding how an entrepreneur learns on an individual level is crucial in gaining a comprehensive understanding of the greater discipline of entrepreneurship. Continued success is driven by those individuals and organizations that are able to learn from past successes and failures and relentlessly explore new opportunities as well (Kolb, 1976), thus innovation and entrepreneurial learning are vital when building a successful business, particularly in today's competitive world.

In addition to characteristics and motivators, learning is a key factor to entrepreneurial success as it has progressively been researched in recent years (Cope, 2005; Erikson, 2003). Rae (2005) and Man (2006) have done more current and relevant research. Both researchers set out to develop frameworks to explore and explain entrepreneurial learning, but from different perspectives.

Rae (2005) conducted a study on entrepreneurial learning because he argued that learning is "a fundamental and integral part of the entrepreneurial process, in which the human, social, and behavioral activities are of as much concern as the economic

aspects which are often highlighted” (Rae, 2005, p 324). The purpose of Rae’s research was to discover how and why people foster entrepreneurial identities, how people learn to recognize entrepreneurial opportunities from social experiences, and how people learn to launch business via interpersonal processes and interactions. Basically, Rae was interested in discovering “how people learn to work in entrepreneurial ways” (Rae, 2005, p. 323) and to create a conceptual model for entrepreneurial learning.

Three emerging entrepreneurs in the creative industry in the United Kingdom were chosen for the study. While a small number of subjects, the researcher’s goal was to gain depth results rather than breadth. A qualitative inquiry consisting of a series of life story interviews, conversations, observations, and document analysis enabled Rae to investigate the process of entrepreneurial learning by attaining a thorough understanding of the participants’ interactions with others in environments that develop around their personal lives, their professional lives, and with learning opportunities. Three major themes in correlation to the subjects’ learning experiences surfaced, all of which were consistent with findings from prior studies (Rae, 2005):

1. Personal and Social Emergence—this includes knowledge acquired via social relationships, personal experiences, family interactions, education, and one’s career path.
2. Contextual Learning—this occurs in situations such as community interactions and professional networking events where individual experiences are shared and compared, and meaning is given to those experiences.

3. Negotiated Enterprise—this concept is based on the fact that a business is not run by a single person, but is rather comprised of negotiated relationships with others.

Within the same timeframe, Man (2006) led a qualitative study in Hong Kong on entrepreneurship in 2004 to develop a competency framework for entrepreneurial learning and to empirically construct patterns of learning behavior. Man declared that entrepreneurial learning encompasses more than experiences, skills, and knowledge. He suggests that for an entrepreneur to be truly competent, he/she needs to acquire behavioral patterns to learn effectively as well. When an entrepreneur is competent as a learner, he/she is then able to gain other entrepreneurial competencies, suggesting that learning is continuous. Man's attention was to identify critical occasions in which learning occurred, both previous to and during the development stages of starting a business.

Twelve participants in Man's study were identified from entrepreneurial profiles in local magazines and newspapers in Hong Kong as well as personal contacts. The participants, all were the founders, exemplified a broad range of industries including manufacturing, engineering, and professional services. Semi-structured interviews were conducted, transcribed, and analyzed using Nudist. No further details regarding the participants, such as gender or age, or method were provided.

Man's subsequent framework of entrepreneurial learning consists of four dimensions: inputs, process, contexts, and outcomes. Inputs are quite diverse and can be impacted by an individual's attitudes, emotions, values, personality, skills, educational background, and other entrepreneurial experiences, among other things. An

individual's competence, throughout the process of learning, is exposed through their actions and behaviors, and differences in behaviors mark different levels of 'entrepreneurial intensity.' Contextual factors such as culture, one's environment, social influences, structures, and policies can also suppress or encourage entrepreneurial learning and the development of learning competencies. The outcomes of entrepreneurial learning are largely associated with learning experiences that further cultivate competencies in other areas to constantly grow as both a learner and an entrepreneur (Man, 2006).

Additionally, Man identified several behavioral patterns in his study, which are consistent with findings from previous studies on entrepreneurial learning (Honig, 2001, Rae and Carswell, 2000). The six behavioral patterns are as follows (p.316): 1) actively seeking learning opportunities, 2) learning continuously, 3) learning selectively and purposefully, 4) learning in depth into the trade, 5) improving and reflecting upon experience, and 5) transferring what has been learned into current practices.

As well, results of Man's study propose that entrepreneurial learning is more than simply being eager to learn or obtaining a definite set of skills or detecting learning opportunities. Findings inferred that competent entrepreneurs were deliberate and purposeful learners who proactively pursued learning opportunities to continuously become better entrepreneurs. Although countless factors impact entrepreneurial learning (i.e. environmental influences and motivation), of utmost importance are the learning experiences themselves that lead to the development of new entrepreneurial competencies, which in turn promotes continuous learning.

The results of these studies are interesting and enlightening; however, there appears to be a gap in the literature on the learning experiences exclusively of female entrepreneurs. Numerous studies of entrepreneurship and entrepreneurial learning have failed to reveal the gender of their subjects, leaving open the opportunity for more gender-specific studies of entrepreneurs. Furthermore, the vast majority of the aforementioned studies of entrepreneurial learning were conducted abroad, presenting an opportunity for further research in the United States.

Methodology

The field of entrepreneurial research has been studied mainly from a quantitative perspective (Brush, 1992) with the quantitative history of entrepreneurial research being based primarily on the characteristics and behaviors of successful male entrepreneurs (Brun et al, 2004). As an outcome, the field of entrepreneurial research has been critiqued for overlooking the female viewpoint and extending the masculine stereotype of the entrepreneur (Stevenson, 1990). Stevenson (1990) stresses the need to study the female entrepreneur applying qualitative designs. She claims that quantitative research provides a limited understanding of entrepreneurs due to the exploitation of male-based constructs and surveys. "These lists and scales are often developed out of male experience and so consequently only serve to measure women against men, not measure women's entrepreneurial motivations and behavior" (p.442). Hence, a mixed method design, such as the one used in this study, creates the opportunity to reveal a feminine viewpoint on the entrepreneur.

Over the last four decades, the various types of qualitative methods used for empirical research has expanded considerably. Years ago, Creswell (1998) categorized

the multitude of approaches into five different categories: phenomenology, biography, grounded theory, ethnography, and case study. Such methods are particularly useful when the objective of the study is to understand the life experiences and life stories of people, because human experience is dynamic and difficult to explore utilizing quantitative methods (Polkinghorne, 2005).

To truly grasp the underlying meaning of a phenomenon or situation, qualitative research offers the most desirable approach because it enable the researcher to capture rich, descriptive data from personal experiences (Denzin and Lincoln, 2003). As well, a qualitative approach offers further insight through the assessment of personal reflections and observations generating the 'voice' of the participants, which presents opportunities to reveal meaningful female learning experiences (Rae, 2005; Rae and Carswell, 2000). As such, a richer understanding of the feminist approach to entrepreneurship may be gathered by examining the personal perspectives of multiple participants. According to Denzin and Lincoln (2003), qualitative research encompasses the gathering of data via various empirical materials, including interviews and life stories, and using the data to interpret and describe one's lived experiences. Qualitative research focuses on "the value-laden nature of inquiry" (Denzin and Lincoln, 2003, p. 13) and seeks to answer questions surrounding how people make meaning of and sense from their lived experiences. The emphasis of qualitative research, on the other hand, is focused more on the measurement and correlation of variables.

After a comprehensive inquiry regarding which method was most appropriate for this study, a phenomenology was chosen as the proper method given the nature of the primary research question and because this type of approach is predominantly use for

descriptive studies (Creswell et al., 2007). The objective was to understand and describe the essence and structure of the phenomenon of becoming a female nonprofit entrepreneur. For phenomenological studies, data is typically collected via interviews, observations, and/or document analysis, and the purpose of such an inquiry is to “understand how people make sense of their lives and their experiences” (Merriam and Associates, 2002, p. 38). The strength of interviewing allows the researcher to gain insight into and an understanding of another’s personal experience. Unlike a casual conversation, an interview has structure and a purpose. According to Kvale (1996), the purpose of an interview is “to obtain descriptions of the life world in the interviewee with respect to interpreting the meaning of the described phenomena” (p. 5).

There are different perspectives and approaches to phenomenology, including reflective/transcendental, empirical, existential, dialogical, hermeneutic, social, and psychological. The researcher focuses primarily on the psychological approach because it focuses on the meaning or essence of individual experiences (Creswell, 1998). Moreover, it is worth noting that one of the greatest challenges of conducting a phenomenological study is setting aside personal preconceived notions, beliefs, or judgments about the phenomenon being studied.

Design of Study

In an attempt to gather data about the learning experiences of female entrepreneurs in Southern Wisconsin, a study was designed to incorporate two data collections: a questionnaire and an interview. The purpose of the in-depth interview is to better recognize how women use values, motivations, and desires in their pursuit in becoming nonprofit entrepreneurs and to gain a deeper understanding of their journey

in overcoming barriers. Prior to the interviews, the researcher requested all participants to provide descriptive and demographic data through a brief questionnaire (see Appendix C).

Research Setting

A private conference room was set up in Raynor Library at Marquette University in Milwaukee, Wisconsin for one participant interview. All other interviews were conducted elsewhere, typically at their place of work, though two interviews were conducted at their home. Participants were allowed to choose where they would feel most comfortable. The researcher requested interviews in a professional, private, and secure environment in order to get a high-quality audio recording.

Participant Recruitment and Selection

This is a mixed methods study involving female entrepreneurs from Southern Wisconsin who have founded a nonprofit organization. It is a nonexperimental design in that subjects are not randomly selected nor are they randomly assigned to treatment. In the case of this study, participants were purposively selected to adequately represent the defined population.

Participants were recruited through individuals who were friends, colleagues, or acquaintances of theirs and from there contact information was collected. The researcher sent out a recruitment letter (see Appendix A) and most participants agreed within weeks of the recruitment.

The voluntary entrepreneurs who expressed an interest in participating were quickly sent a consent form via email to be signed and returned confirming their effort to participate. The consent form included an agreement to participate in the study as well

as agreement for audio recording (see Appendix B for Consent Form). Most scanned and emailed their signed consent form; however, everyone signed a hard copy at the time of the interview.

Following the return of their consent form, a brief questionnaire was sent out to be completed prior to conducting the interview (see Appendix C for Questionnaire). All interviews were digitally recorded to ensure accuracy; recordings were coded and transcribed using HyperTRANSCRIBE.²

Ideally, the number of participants for a phenomenological study is between 5 and 25 so sufficient data is gathered to recognize the various possibilities for experiences (Polkinghorne, 1989). Initially the researcher wanted to secure a group of 10 women to enable adequate data; however, with time constraints only seven women were interviewed.

Description of Population

In this investigation, the participants consisted of seven females. The age range of the subjects was 52 to 78 with a mean age of 61. Four of the subjects were married, one was single, one was widowed, and one was divorced. Six of the participants were employed and one was retired.

Data Collection

The entire data collection phase of this study took approximately two months. The recruitment period lasted between January 17th, 2012 and March 16th, 2012. The questionnaires and interviews were gathered over a four-week period between February 27th, 2012 and March 16th, 2012. The transcription process began the first week of

² The program works by importing the digital recordings, allowing researchers to transcribe the audio recordings at a faster pace by breaking up the speaking with keyboard control to play, pause, and loop playback so hands never have to leave the keyboard.

March 2012 and lasted approximately three weeks. Data analysis commenced immediately afterwards.

Questionnaires. The purpose of the questionnaire was to gather basic descriptive and demographic data prior to interviewing. Collecting such information in advance allowed ample time for participants to speak more freely and in depth about their personal experiences during the interview session, rather than going through a checklist of fundamental, closed-ended questions. Questions on the survey addressed geographic location of business, contact information, age, educational background, professional history, marital and dependent status, and ethnic background (see Appendix C for Questionnaire).

Interviews. One interview session for each participant was arranged via email. All interviews were face-to-face in a private setting. On average, they ended up lasting over 30 minutes with the shortest lasting 38 minutes and the longest lasting 82 minutes. Each interview was recorded and transcribed.

Prior to the interview, the researcher clarified that each participant would be coded for privacy purposes and that at the end of the interview they would have a chance to add any additional information if they would like. The interviews were systematically structured and participants were guided by an interview protocol comprised of an assortment of open-ended questions. The protocol was structured around five main topics as revealed in my literature review and the questions therein were drawn from unanswered questions from previous studies as well as new questions that were crafted by the researcher (see Appendix D for Interview Protocol). The primary categories in the protocol included Workplace Experience, Motivations and

Benefits, Women and Leadership, Women and Barriers, and Women as Entrepreneurs, and in each category were approximately 8-15 questions. Given the issues that were surfacing and the comments that were made in the first few interviews, some of the questions were removed.

Each recording was done with a handheld, digital audio recorder. All audio recordings were transcribed and converted into Word documents for further analysis. The researcher personally transcribed all of the interviews.

Data Analysis/Coding

According to Moustakas (1994), the purpose of a phenomenology is to understand and describe the essence and structure of a phenomenon by exploring individual experiences. A qualitative case study design allows for a range of data collection. Qualitative designs utilize the researcher as the primary human instrument in conducting the study (Mertens, 2005). This study utilized a brief questionnaire to guide the researcher and participants through the interview process. The questionnaires provided a framework for conducting a semi-structured interview.

Data analysis for this study involved the synthesis of information from two sources: the brief questionnaire and the interview. The proposed interview questions were aligned with the research questions from this study. By interviewing seven participants, the investigator was able to ascertain data reliability as patterns emerged among the responses.

The transcribed data was coded for common themes among the responses from the participants across all the interview data. For the coding process, the researcher coded the documents individually. Once all the interviews were transcribed and coded,

the primary investigator searched for common themes concerning entrepreneurial learning and transformation. Through this process, five themes surfaced. A comprehensive presentation of each theme, along with supporting data, is presented in the following chapter.

Data Analysis and Findings

The purpose of this study is to discover how the lives of female entrepreneurs starting nonprofit organizations in Southern Wisconsin have been impacted through certain life experiences. Identifying especially impactful experiences could help explain why more women are starting nonprofit businesses. My primary research question is: What key learning experiences and personal transformations occurred and resulted in these women starting a nonprofit organization? Through analysis and coding of the data, five major themes emerged. These themes include: Leadership Skills and Development, Community Building and Personal Support Networks, Female Entrepreneur Motivators, Barriers Confronting Female Entrepreneurs, Personal Transformation and Learning Outcomes. Each theme represents a significant common thread revealed through an extensive examination of the interview data.

This chapter will present the data beginning with the demographic information collected from the questionnaire. The demographic data will be followed by a descriptive account of the data including statements from all interview participants supporting each of the major themes.

Demographic Findings

Age and Ethnicity of Participants. The age range of the seven participants is 52-78 and the median age is 58. Of the participants, five are white/Caucasian and two black/African Americans.

Marital Status and Family Size. In terms of marital status, four of the participants are married, one is single, one is divorced, and one is widowed. One participant reports having no children, one has nine children, one has four children, two have one child, and two have two children.

Education and Employment Status. Regarding the highest level of education achieved, two women have doctoral degrees, three have master's degrees, and two have bachelor's degrees. With regards to employment status, six of the participants reported being employed and one reported being retired.

Entrepreneurial Lineage. In response to the question, "Does/Has anyone in your family own/owned a business?" only one participant did not have previous family who own/owned a business and six of the participants reported that they had either an immediate or extended family member who was self-employed. Those relationships included parents, spouses, aunts and uncles, grandparents, and siblings. The types of businesses were not specified.

Thematic Findings

The interview sessions provided an opportunity for the participants to reflect on key learning outcomes and experiences, responding to the questions in a thoughtful and reflective manner. The depth of the interview data provided a rich selection of personal accounts to support each of the themes that were revealed. As previously mentioned,

these themes included: Leadership Skills and Development, Community Building and Personal Support Networks, Female Entrepreneur Motivators, Barriers Confronting Female Entrepreneur, and Personal Transformation and Learning Outcomes.

Summary of Findings

Leadership Skills and Development. The factor most associated with entrepreneurial leadership among the interview participants was the concept of vision. The participants felt strongly that having a clear vision is integral to being a successful leader and entrepreneur. They believe that vision is not only made up through ideas, but also understanding financing, networking, capacity building, and market analysis:

Unwavering on your vision, you have to know how to find the right people to be on your team. They bring all kinds of skills to you, you have to be flexible in your unwavering of your vision, and you have to be flexible how you meet that vision. You always have to assess yourself and be honest. I've always known you definitely have to have a good grip, you have to have people around you, whether it's your money, managing of your operations, you have to have the systems in place to meet that continuous success and growth of your organization, that's just really important (Code 2).

I think matching market need with vision and what one wants to create. I think that's really important. It's probably something that I still work on. I think doing market analysis is one thing. I think having a sense of finances, having a network of people, knowing how to network and knowing how to reach out to people who would be willing to help you. I think that's really important and follow through (Code 1).

I think vision. I think being a strategic thinker, being able to see big pictures. I think being organized. I think just paying attention to what's going on around you (Code 5).

Well I think it's very important to have a vision for what this business is going to be about and what people are going to create, so vision is a very important...capacity, and the ability to manage that, so it isn't just about raw vision, it has to be the ability to manage the components that are necessary to bring the vision to life, and to be faithful to the mission of the organization, to be able to stay on track and get the job done, and being visionary and being management-oriented are not the same things. I think

it is about the rise and fall of a business, really, then the capacity to gather people who have a common vision and skills, and what they want to bring to it is a very essential characteristic of an entrepreneurial leader, to be able to bring together the other pieces and to recognize what one doesn't have and find it in others. It's very tempting to hire people like ones self, but it's very essential to hire people unlike one's self (Code 4).

I think really having a vision. Even if the picture's not clear, it's like a real deep desire and drive. So I think vision, I think knowing how to set direction and explain. This is maybe where the inspiration part comes in, it's like I heard recently this way, "it's like we're not just together going to tackle a problem, but together we are going to solve a problem." So it's having a sense of vision and a direction for how to get there and then it's know how to diversify and how a leader works with all the people and constituencies (Code 7).

They also felt that having a vision was essential to entrepreneurial success:

There's a scripture, I don't know exactly where it's from, "simply without a vision men parish." If you know you don't have a vision and once you have it, how are you going to reach it? What are you going to do to reach it? Even before starting the childcare center, I had a vision that this is what I wanted to do, this is what I expected to come out of it, and that was what pushed me. That's why it wasn't easy to give up on, that's real crucial (Code3).

There's different stages, but you have to have something that keeps you going, you know, like what are you doing it for (Code 2)?

The participants identified several characteristic traits that they felt described them as successful leaders, as well as how their subordinates saw them. A core set of traits that were common among a majority of the discussions included personal integrity, commitment, humility, determination, authenticity, courage, energetic, and compassion:

Passionate, caring, energetic, creative, and I keep learning about leadership...Someone that they admire, and that my enthusiasm might be infectious. I think some would say that I'm a driver, like sometimes I could let up a little bit (Code 7).

I think I have a lot of energy and I think that they would say that I have a lot of energy and almost always accessible (Code 6).

I probably would describe myself as a risk taker. I'm also the flip side of that is I second-guess myself. I'm visionary, that I process out loud. I think that they would say that I have very high expectations, and I expect people to be very rigorous (Code 1).

Well I look at myself as a flexible, innovative person, god-faring, human caring individual...I knew they could go and work somewhere else and make more than what we were paying them, but I've also learned that money isn't important, people need to feel valued, their input needs to be encouraged, whether you want to give it or not, you need to help people find their own intelligence and help them embrace their own passions, so that's what works for me (Code 2).

Determined, very determined. I don't like to give up. I will fight to the end. Goal setting, I think it's real key knowing why you want to do something, and not because someone else is doing it, but you know something that comes from within. Willing to make sacrifices, one that comes to mind—open-minded, that you can always learn more (Code 3).

The participants have learned a lot about themselves and the development of their leadership. They have learned what works and what does not always work while holding a leadership position. Many have learned that they need to find others who offset their skills and attributes:

As a leader, I think in some cases I've been too easy, especially when it comes to money situations. I learned I needed to have someone else in the department. I just kind of give in, so I learned early on that I needed to have someone else who would not be so affected by a few tears to deal with the money part of it (Code 3).

I've learned you just got to know, you got to make decisions, you can't be afraid to make decisions. You have to live with your decisions, you need to, you definitely need to have people you have access too that are smarter than you in different areas. You can't be afraid to ask for help. You have to take care of yourself, physically and emotionally because at the end of the day this is not all you are. Like your motto is: "Your life is your business and your business can be your life." That sounds good because that is actually what happens when in business, but you have to have moments that you have peace, moments when you can reflect, moments where you can rest (Code 2).

I have learned that having that style of a more softer, probably more female style of leadership is actually very affective. So I think that it has, I probably had more doubts about that style of leadership and I feel more confident that it is an important way to conduct things, maybe not for every organization, but certainly for the one we have (Code 5).

I've learned a lot about what my strengths are as a leader and I've also learned that the flip side, the other edge of the sword is the same set of stuff, so if I'm highly visionary, can see a long way, can see how to network, I connect people and build partnerships to get something done, those are fabulous entrepreneurial gifts. They're also the same things that leads one to be less discipline than one needs to be. They're also the same that might also lead one into starting too many programs, too many partnerships, not valuing the one's that one has or nurturing the ones one has instead of starting something new. They might prompt to be a beginner and not a finisher, so there's this constant play between what is a talent and a skill and it's dark side, so I've learned a lot about that about myself. I am a much better beginner than finisher. It's important that I hire finishers, get those people on board, now here's this gem...now please wrap the package up and put the bow on it and deliver it. It's not a bad thing that I'm a beginner and not a finisher; it's not bad at all. It's just a thing and I just need to know that I need to hire people who can do that other part. I've also learned there's a huge space for a variety of opinions in an organization and a variety of ways of being, and for a matter of fact, it's a strength of an organization. I'm very open to lots of things happening to the coexistence of a lot of difference in the organization (Code 4).

They have also learned that people can be different and that is okay. They just need to find ways of relating to them at different levels:

I think realizing that people are different and that they all have different needs, and you cannot relate to everybody the same way and I've learned that. I just deal with different people and what destroys some will not destroy someone else, and looking at people as individuals, not as a group (Code 3).

When you become a leader, so to say, you have to interact with a lot of different people. I am fully and open to anyone period and it's because you're human and I'm human, so while we're in that moment together that's what we are, we're in that moment together (Code 2).

All of the participants felt that self-confidence was essential for women who wanted to start their own business. It has to truly come from within otherwise they felt

that they wouldn't succeed. Leaders need to build their skills and competence before they are able to find the confidence to lead. In addition, once they find their self-confidence, they need to have the courage to continue going through with their organization:

I think it has a huge amount to do with it, especially if it's well founded. If it's naïve self-confidence then it's only going to be short-lived, but if it's really grounded in the sense of self-efficacy where I've proven to myself I can take challenges and I know I have a lot to learn, but I think I can figure something out, or at least find people who can help me figure it out. I think that makes a big difference (Code 7).

So if a female knows she's running her household, but if she doesn't have confidence she can do something outside of that, she won't do it. She could have all the tools and skills, but that's with anyone, that's any person, I don't think it's gender specific, but I know women are different. I don't care who you are, wherever you know up front, situations create a reaction so...if you don't have courage, you won't even start, but then when you start you have to have tenacity and a continuous courage to continue when you are confronted with obstacles. You have to have the ability to say this too shall pass, this is a mountain. I can either chip away at it. I can climb it, but I'm not going to stop. You have to have that because that next benefit could be right around the corner (Code 2).

Without it people wouldn't do it. If one hasn't had enough leadership opportunities thus building so it's the same thing I say here at the lab. We teach skills to build competence, and competence leads to confidence, and confidence is the direct line to leadership, so without building skills we're never going to get to leadership because it's competence, confidence, leadership. I think it's the confidence that one develops from opportunities to lead that prompts one to actually be able to lead, and the ultimate leadership is to say, "I'm going there, come along if you like." You have to have confidence to do that (Code 4).

Self-confidence is crucial because I think there's a different expectation of women starting business than of men and so unless a person has a lot of self-confidence they probably won't follow through. If you don't have the will within you, and so I think that's real crucial that a person have that self-confidence. If it's been done before, I can do it, if it has not been done before, I can be the first one to do. If I never saw it before, it doesn't mean it can't be done (Code 3).

Community Building and Personal Support Networks. Throughout the interview, there were discussions regarding personal support networks and community building. The participants strongly believed the connections they made were central to their learning experiences. In addition, the women acknowledged the value of their personal relationships with significant others. The women drew on the strength of these relationships to build their own confidence and commitment to self-employment.

The women shared their opinions regarding significance of family involvement. Whether their families provided financial support or emotional support, family relationships were central to the entrepreneurial process. According to the participants, siblings and significant others are the most instrumental relationships supporting their self-employment goals. The encouragement from others enables these women to move forward with their business ideas:

Family is huge because it's a safety net. My family is pretty tight knit, we all get along. If I had to ask anybody for anything they would help me. They would be right there, so it makes a huge difference and my friends are very much that way too (Code 1).

Family support most definitely. In fact when I started business, I started out as a for-profit and the goal that I had in mind was that it's always going to be a job for family members. It took about maybe four years to realize that because of the great need that we needed to go nonprofit...As I said, family made a sacrifice, it was not a duplex, which means when I started the business with 19 children that imposed on their privacy, and so we used the same kitchen, the living room, and the dining room became a classroom, the living room became a classroom, and of course, my husbands support too. If they had not agreed to that it would have not been successful, so they played an important role (Code 3).

It was mostly my family, definitely who really believes in education and really believes in art and design as a way of thinking and are always learning new things and sharing what they are learning (Code 6).

My husband was a huge support to me because he's so entrepreneurial. He sees possibilities all over the place, I mean it's just how his mind works

and so he never nay-sayed, or well we have to be careful here. That's what you want to do, we'll figure out how to do it, you know, we need to put some funds into it, we'll figure out how to do that and so you know he is a very important person in my seeing the world as a place of possibility. And because he's began and run a major public company, he knows how to do a lot of those things that I learned from him.....my husband was a huge support to me because he had built buildings and so when I chose to do that I wasn't afraid because I had somebody next door sitting next to me where I could get that kind of support so that was really important support (Code 4).

Also with my husband and this may get into the family support, I had emotional support, psychological support, but not much financial (Code 7).

These entrepreneurs also found support groups and networks to be vital to the process of becoming an entrepreneur. Participants expressed the value they received from connections made with their peers. These connections served at various times as an inspiration, a resource network, and a venue for vetting business challenges. In this study, participants expressed their gratitude for the valuable sources of information and expertise they received:

Probably, as an entrepreneur—relationships. The whole world of networking is key. I mean you don't go anywhere without having a ton of people with you and in terms of how it influenced the beginning of it, it was all the people who knew the work I had done and what I could do that actually pushed me into it (Code 1).

Having a network, like Alverno College, when we started, they worked with me on the curriculum. We got students from different, Alverno, UW, different students came in and worked on certain aspects of what we're doing. So that helped me. Having different people to run things past, they put together some of the ideas that I had (Code 2).

I had to interact with a number of people and a number of organizations that I didn't really know. That was necessary such as the state, the city, in terms of building codes and of course other people that were already in the business, so it did require some interaction with other entities that I wasn't familiar would be playing a part in the process (Code 3).

Relationships are the right or the left hand of getting this job done, of becoming an entrepreneur, I mean absolutely key to successful

organizations and to successful leadership. Leadership takes its own set of skills and vision that are internal for the entrepreneur, but to bring those things to life, to bring them to fruition, to be really affective in a business, it's a community based business, requires relationships and so whether that's people who are like mind or professional, or whether that's people's personal lives who are part of the emotional support network, or are people who help provide getting things done in life...relationships are really key to all that (Code 4).

When I think about relationships, I go to professional relationships in particular, certainly personal relationships, but I know that when I moved back to Milwaukee in the late 70's and joining a couple professional groups, attending Association of Commerce, and getting to know a lot of people in the community has made a tremendous difference in helping me grow my enterprises (Code 7).

Female Entrepreneur Motivators. In each interview session, the women discussed the factors that led them to start their own nonprofit organization. Many wanted to make a difference in their community and believed there was nothing like it already in place:

A lot of it was there was nothing like it, and there was research of the need and there was some research about ways the need was met successfully so it was very appealing to think, gee I think we could do it (Code 7).

Wanting to make a difference. I felt that there was this great need and there was a lack of any programing that would answer that need (Code 6).

Others wanted independence and the ability to pursue their passion and take a different route in their life:

I think just a passion about the environmental work and being a little bored with my previous career. I really wanted to do something different at this point in my life. (Code 5).

I wanted to do something different than what I was doing, and wanting to do it separate from where I was, just wanting to flex, wanting to have a different type of independence, the freedom to be able to engage people, to make the kind of decisions that I saw but treat people with a different type of level of concern and help shape people (Code 2).

I can remember moments where I would watch my supervisor, a school principle doing work, and in fact, having difficulty being successful, "boy this could be done better, thinking I could do this better." So I think there certainly were examples in my life that prompted me to want to be in charge or the boss or be able to design how things happened, and that was a major motivation for me I think. It seemed to me from early on, I could see better ways of doing and that prompted me to want to be in charge or run my own business (Code 4).

Another wanted to overcome personal situations and have time to be home with the children:

There were a few. I wanted to do things in a way that I thought was best for young children, and another one was to break loose from the welfare situation. I had a 10-year span space between my eighth and ninth child and so I wanted to be home with the baby, but also to make some money. I think those were the three main factors that led me to start my own business (Code 3).

Many women were motivated by other factors including helping other people and being a vehicle for achievement:

Well for me it was an opportunity to provide other people opportunities. So for me it's about being a tool, vehicle for others to achieve and dream (Code 2).

It's based on the satisfaction that I could help a young child, that it would mean a lot (Code 3).

To make a difference and to have power over doing it (Code 4).

Some were exploiting an opportunity and looking for personal satisfaction:

I taught in Brookfield and was kind of tired of that and I saw people bike to work and I thought that would be really great, which I can do now. So there was that lifestyle component to it, but mostly it's my values, I really wanted to work in the environmental field and be a part of effecting change (Code 5).

Satisfaction for sure, it's having opportunities to meld what I find meaningful, and what I think is important in life and how do I put focus to that as I am doing my work (Code 7).

Being one's own boss and a desire for a certain lifestyle prompted some:

It's wonderful because you manage your time verses being on someone else's beckoning call. I mean grant it you always have to go to the conferences when they are, you have to arrange phone calls when people can reach you, but I think that's what it is, it's working for yourself and trying to make a difference (Code 6).

But even sometimes the thought or what it does for my privacy, it gives me a sense of elbowroom, like room to maybe have a little more flexibility in my lifestyle (Code 7).

I can reap lots of benefits for the autonomy in a sense, you can have a certain amount of autonomy, you know, more choice in how things are done and it also causes a sort of amount of accountability and rigidity on your part (Code 2).

Being your own boss and that comes with challenges most definitely, but I think being able to make some decisions that would not be able to make ordinarily, as an owner, you know, you can (Code 3).

Money, however, was one of the least motivators:

It wasn't about the money per say, it was about having the freedom to design programs, the freedom to interact with people and the way I wanted to interact with people, the freedom to teach the way I wanted to teach. The freedom to use my knowledge the way I wanted to use my knowledge. The freedom to use other people's knowledge to help other people. That was more what was my motivation (Code 2).

Well I haven't become rich as an entrepreneur, so it hasn't been about the money or necessarily a certain lifestyle (Code 7).

One woman mentioned how her dedication to children has now been recognized and brought to her attention:

When I look back there were benefits that you don't realize right away and I think one is that there were a lot of people impacted by what I did. I had no way of knowing that without people coming back and telling me. I think that satisfied me more than anything else that I had the impact on those kids. Those kids are grown now and some of them have finished college. You go on 39 years, you know, and so that means a lot (Code 3).

Many of the women looked for resources in getting their organizations started and were able to find classes or programs to further their knowledge with their organizations. They found it to be key that classes and programs were available for further learning:

I had taken a couple of classes, as sort of continuing ed, maybe one at Marquette, maybe one through UWM. I went to a couple Saturday all day continuing ed sessions on being an entrepreneur, so I sought out some classes and it was the main thing I did (Code 7).

I think the best thing I did was identify environmental leaders around town and ask them if I could come and speak to them about initiatives and about ideas and so that was very, very instructive. I did take a class or two over at the Nonprofit Management Center, one in particular on bookkeeping and the financial end of things (Code 5).

I took a lot of classes that were not required; in addition, to my work on my degree that took 10 years because it was really important to me to have that education, which was not required at the time. I would advise anyone to do your research, check to see what is already in place, talk to people, really know what you're getting into. That's really key (Code 3).

I took a program at the UW, the minority entrepreneur program. I did that and through that process I said, "I'm going to do this." So that process prompted me to test it out (Code 2).

Barriers Confronting Female Entrepreneur. All of the participants acknowledged that they faced barriers and obstacles in the process of pursuing entrepreneurship and running their organization. Many of the barriers and obstacles revolved around their male counterparts:

I think as a woman it's tiresome in the business community to have to deal with mostly men and one has to learn how to work with men in business. Things as simple as how do conversations go in a room full of businessmen as opposed to businesswomen. How does the conversation start, when does the business actually start, so what are those roles? They're different for men and women, very different. How much needs to be said. How much doesn't get said? You know when someone causes you pain, grief, or trouble, how long do you hold a grudge? It's very different working with men than women and so I think there's that piece

that being a woman one has to learn skills that are compatible with men in business and there's still far more men who are in leadership positions, in board rooms, and executive offices, and controlling processes and money, so I think those things are important. I think as a woman of my age I carry more of an understanding of that than younger women do. I think there are barriers that are put up because people are women in starting a business (Code 4).

There are times when I think because of my style of leadership, you know there are times when I think there's guys, men in the field, there's an all boys network and in terms of the projects that I've been on that, it's assumed that you don't know as much about something or you're not going to take a strong leadership role, and so I think that's going to be the lay of the land until society changes (Code 5).

As well, there is network, competition, and financial barriers of running a business that women confront:

There's certainly financial barriers that have nothing to do with being a woman, but I really thought because I had a PhD and I had a good idea, you know, that the bank would loan me money. Like hello, that's not happening, so I had to go out and find the best friends I knew who had money, and build networks to get that done and lean upon my husband and others who had those capabilities when I didn't. Those things are barriers and for women who don't have connections like that, it's pretty tough stuff (Code 4).

I think one barrier; I guess that's a pretty common one, is not having the financial resources, and that's also part of that not proper planning, not properly making assessments to what it's going to cost. I want to do this and I'm going to do this, but in terms of what is it going to cost, that's real crucial. What's it going to cost me to get this business started? There were just some real basic things that I didn't think about, that cost money, and so that's real crucial to figure out. I think other things, looking at the competition that can be a barrier if you want to start a business and there are so many businesses of the same kind in the area. What is going to be different about my business (Code 3)?

Furthermore, one woman felt there were barriers when it came to having a family:

Having been pregnant with four children in the workplace and then having those four children, I had them at a time when there wasn't pregnancy leave, so I was given sick leave for like a week once, two weeks another

time, and I would say that's the most difficult challenge to female leadership roles because if you're the type of woman who wants to be a mother then that takes time, more than anything else (Code 6).

In addition, some of the women have noticed or feel that the work they do is not recognized as highly as for-profit work:

I feel like people think that it's not as important. I don't know how I feel that, but I do feel that and I don't really care what they think (Code 6).

Nonprofit entrepreneurs have less status than for-profit, with less power in the community and it's not that people don't value nonprofit work or women who lead in nonprofit. At a cocktail party people will tell you, "I so admire what you do and it's really important, or thank you for doing it, and that's all worthy and worthwhile, but it's not the same level of respect that's in place for succeeding in the for-profit world (Code 4).

However, the most common barrier that each participant faces is the self imposed barrier, the self-doubt that they bring upon themselves. Although they have these self-imposed barriers, many have found ways of overcoming them:

Well I think for anyone starting a business, and particularly for women, there's the challenge of self-belief, "Can I do it?" For most business starters, they start a business and it fails, they start a business again. I mean there's just huge serial business starting because there's a lot of risk and most businesses don't succeed. I have a barrier of age. At 65 to be starting a second business, I need to look pretty, as young, and vibrant as I can at 65 to get people to believe that I won't die before anything is here. Health and energy are barriers, you know, "Am I healthy enough?" I'm aware of being a white women in a black community and it's really important for me to not see that as a barrier, just see it as a reality and persist long enough that I build trust so that I can do what I believe I came here to do (Code 4).

I think none of the obstacles were overwhelming, but I think one of the main ones was my own self-talk. There were so many things, actually in everything, the business in '85 and then again in '99 of, "Gee, I know I've done those things, but boy this is brand new, I've never done this before. I don't know if I can do that, I have no proof that I'll know how" and I still have that today with some things. Then I remember, "Oh yeah, that's right, you've been saying this to yourself for decades." I don't know, I don't figure it all out, but usually there's enough to recognize the obstacles to not have them be quite so formidable (Code 7).

Well first of all, the barriers, the first barrier is inside yourself, that's the first barrier because whatever other barriers come to you, as long as you believe you can overcome them, it doesn't matter. It's still how I respond to that, so the first barrier is you because anything, any human being alive, all they have to do is look at their life and they'll have moments, defining moments, where they had to make a choice. Either go forward or sit down, pity party, waiting for someone else to solve it for you, you haven't broken through the barrier (Code 2).

A few women believe that the gender barrier that was once so prevalent is lessening:

Well if I think of the future maybe in another 30 years or such, I think yes and I'd really like to think not much beyond that. I think that what is it now, the population, it's maybe 51, 52 percent women and I think that's more and more girls in math and science programs and I just think that time is on our side (Code 7).

I think it's lessening. Although I worry as more and more women participate at a level equal to men their bringing it in, but what's invisible to a lot of women is, "how am I being my own unique, feminine self or is that conversation I was born into and I'm repeating a masculine approach?" I think that the likelihood of really bringing the genders together to be good partners in all this work is to be very conscious about how gender plays a role in our decisions and how we structure things (Code 1).

Personal Transformation & Learning Outcomes. The women in this study gained varying levels of personal transformation through the process of becoming an entrepreneur. Increased self-awareness and self-confidence were key outcomes of the learning experiences. For one woman, the significance of these outcomes came to fruition during the interview process. The opportunity to reflect on their learning experiences during the interview session enabled the participants to share their accounts of personal growth and development:

I was a part of a group with a colleague working on his doctoral dissertation where we worked on being self-reflective and how to draw, learn from our experiences and the discipline of doing that in some depth over time, to keep being aware and awake and self correcting, and still

don't have it nailed, but it was a good pattern to reinforce that a lot of what we do is really about learning. I think of it as many of these experiences with deciding that I really was more motivated to lead, to work toward a mission driven, not-for-profit, than a for-profit. That I wanted to work with people to share with them some things that I was learning about how do I move past fear, be more courageous, be more true to myself, and what am I learning through all of these experiences? How do I be more true to me? I think a lot of these experiences, plus the mistakes, the tears, the joy of starting something up has helped me become more me personally and professionally (Code 7).

I would say that as an educator for 20 years I had a certain skill set that I felt confident about, but when I decided I wanted to work in the nonprofit environmental field, I wasn't sure how those skills would transfer, and I have found that they have transferred a great deal. That we do a lot of teaching in this business, a lot of public speaking, a lot of written communication, but the other skills that I probably developed more that I wasn't aware of, that I've learned about myself, is kind of peroration and mediation because we sometimes work with people who have different opposing view points (Code 5).

I think probably my past teaching, being the only female teacher, with peers and colleagues. I'm sure gave me some navigational skills and I think that chairing a department and building it from 70 faculty up to 80. I think there was a lot to learn, a lot that taught me a lot (Code 6).

I'm a very external person, that's just how I've been. More community minded, which later on, now I've learned, I have to focus on the business side, so I've learned that kind late, and so that has changed me professionally as well as personally because now 20 years out, you know, about 15 years ago I realized I wanted to change, I wanted to do something different. I wanted to do our organization different. I became more external and now it's identifying what I want to do with the organization. I want to engage young people in this organization as leaders and provide them a safe place like we have been doing for a smaller number of young people, to manage projects and that, so I'm now turning and developing a leadership institute (Code 2).

I think it may have made me more determined because of some things that I experience in my personal life prior to starting a business. My husband wasn't able to find work enough to support the family and as a result we had to spend some time on welfare, which to me was rather deeming. I wasn't raised on welfare and that was probably harder for me than the average person and my goal was to win, not to depend on welfare, and so, in addition, to want to help more children, I also wanted to

become more independent and so that was a push for me. I was determined I was going to work (Code 3).

In 1986, I participated in a self-help thing with Werner Earhart. It was a spinoff from the old S stuff...you are probably way too young to remember any of that stuff, but it was about personal transformation, and the idea was that we are born into conversations and if we don't take the time to really decide what's the conversation I was born into verses the conversation I am as essential unique human being, we end up going down paths that were really meant for other people rather than designing our own path. That had a huge effect on my willingness and capacity to always look at, "Is this me? Is this who I am? Is this where I need to be going? Is this what the world wants from me or am I living somebody else's life?" So that was a huge awakening for me (Code1).

Taking time off to reflect on my life prompted me to know that what I was doing with my life was the wrong thing, you know, like you're going to die sometime. Well when you're going to die, "What are you thinking about? Am I doing really what I want to do?" Prompted me to change what I was doing. I'm a pretty driven person and I think I'm still a pretty driven person, but I became more focused about what I cared about and how I wasn't going to waste my time in my life (Code 4).

All of the participants learned that it's almost impossible to not go outside their personal comfort zones and take risks while running their organization:

It's not possible to not do that and really, really start a business. Starting a business is risk-taking and so yes, for true entrepreneurs risk-taking is like breathing, you know. It's part of who you are or who you have to become if you are going to be successful as an entrepreneur. It's risk-taking and succeeding at it, so you know, no risk, no gain (Code 4).

It was frankly terrifying at times to take on a project of this magnitude that I felt like other people would know a whole lot more and would have a lot more of the skill sets, but I just kept putting one foot in front of the other and with encouragement from other people, I did become the expert (Code 5).

I'm constantly being called to talk to audiences that I have never spoken to before. I don't know their professional language, their professional lingo. It's a little nerve-racking, but somehow I realize that if you don't take risks you're not going to ever make a difference (Code 6).

I took a lot of risk, a whole lot, and there were times when I felt that maybe I shouldn't have taken that risk, but I don't know if there's any other way to be in business without taking risk. It involves risk (Code3).

Furthermore, many of the women felt that learning experiences require the immersing of one's self into what is really going on and paying attention and trying to expand one's understanding. A couple women believed an experience to be a learning experience if something positive or negative happened where they learn from it:

The best learning experiences are when you fail. Unfortunately they are the hardest and I think that I feel like I've been really successful in the things I've done in my life and so taking a challenge like this where I have failed and failed to get a grant or to get this relationship started gave me a buffer for that and I did learn this is typically for nonprofit work—you may get one out of ten grants you write for (Code 6).

I think a combination of good and bad experiences. I had a discussion most recently about a bad experience I had as a childcare teacher and I think that experience first-hand had really an impact on the things I did and the things I chose not to do. So I think experiences over all, whether bad or good can be really inherited. You can apply them and redirect them and turn them around, and so in fact if I had all good experiences, probably I would not have been successful, but I had some bad experiences too, so I just think first-hand experiences not so much you hear, but what you're experiencing personally (Code 3).

A couple other participants felt that an experience is a learning experience if one reflects upon the experience:

I had breakfast with somebody yesterday, where we talked about the importance of taking time to reflect and ask yourself questions. "Did I learn something today? What was an objective, what was my action? Would I change it if I did it again? I think to really take those moments of our day, even if they seem not necessarily dramatic and zoom in on them a bit to better understand what choices I made as well as how it played out (Code 7).

The ability to reflect on it, the ability to be vulnerable when the experience is a negative one and not think you can't look at it. I think it's also to compare it against where you want to go and see what information that you experience actually provides to push you along in that direction (Code 1).

Summary and Recommendation

This chapter includes a summary of the study, the literature review, research method and findings and recommendations for business professionals and future researchers.

Summary of the Study

There has been a dramatic growth in the number of women in the labor force; as well, the number of self-employed women has amplified over the past three decades. Today it is estimated that there are over 8.1 million women-owned businesses in the United States. Of these 8.1 million, nearly \$1.3 trillion dollars have been generated and 7.7 million people have been employed (American Express Open, 2011). Through a phenomenological study, seven female entrepreneurs in Southern Wisconsin were identified to research how their life experiences impacted them in starting a nonprofit organization. My primary research question was: What key learning experiences and personal transformations occurred and resulted in these women starting a nonprofit organization? The purpose of this research is to better recognize how women use values, motivations, and desires, shaped by their life experiences, when pursuing nonprofit entrepreneurship. The findings will help those interested in women-led, nonprofit entrepreneurship to better recognize the barriers that women face, key motivating or demotivating life experiences, and potential solutions for inequalities.

Given that most studies on entrepreneurship are dated, have been conducted abroad, are quantitative in nature, and/or have failed to specifically identify the gender of their participants or the definition of entrepreneurship (Atkinson, 2000; Rae and Carswell, 2000; Littunen, 2000; Orhan and Scott, 2001; Morris et al., 2006), there is an

opportunity for more qualitative research on female entrepreneurship in the United States. Qualitative research can reveal rich and descriptive data to assist individuals to better recognize the evolution of female entrepreneurs, how learning impacts them, how their environments impact their decision making, and ultimately the personal transformation that takes place as one becomes an entrepreneur.

The literature review focused on five major topics relevant to female entrepreneurs and the purpose of the study: 1) Workplace Experiences, 2) Motivations and Benefits, 3) Women and Leadership, 4) Women and Barriers, and 5) Women as Entrepreneurs. A brief summary of each follows.

As previously stated, the concept of career development and choice are changing, as are the dynamics of business in the workplace in the United States. Different factors such as technology, economics, and social and cultural movements contribute to the dynamic change. This evolving change is impacting the business world and society at large and because of this, are creating new opportunities and enabling people to have multiple occupations instead of the single occupation that was once associated with 'career.'

Evolving changes in economic and social conditions has created the need for more entrepreneurs; there is a need for women entrepreneurs who make a valuable social contribution (Koehn, 2000). Furthermore, women enjoy having an equally balanced life, one that is flexible with enough to include family (Buttner and Moore, 1997). Simply having the ability to manage one's own time is a motivating factor. Moreover, there is great personal satisfaction from working in an organization that one loves, an organization that gives individuals a feeling of accomplishment and/or

recognition (Ash, 2003). Additionally, because many women have come from corporate environments, being an entrepreneur means that they no longer have to endure unpleasant situations and long hours without personal reward (Buttner and Moore, 1997). Lastly, using the learned skills they previously put into the corporate environment is motivating.

Roodt (2005) found that managerial and leadership skills are critical in the successful pursuit of self-employment. Understanding how leadership styles vary between men and women has been the focus of several studies (Eagly et al., 2003). Despite lacking particular management experience, many women appear to demonstrate inherent transformational leadership qualities (Eagly et al., 2003). Women exhibit a more participatory style of leadership as opposed to the autocratic style of their male counterparts (Brush, 1992). Research done on female entrepreneurial management practices validates women having a communal, people-oriented approach to handling business (Chaganti, 1986).

Additionally, studies show that women often encounter barriers when making their way up the corporate ladder. This phenomenon that keeps women from reaching top positions of organizations has been identified as the 'glass ceiling.' This glass ceiling inhibits women from individual advancements merely because they are women rather than because they lack the ability to handle higher level jobs. Increased entrepreneurship by women in the United States could be a reaction to discrimination of positions and wages. Despite the gains in the number of women in professional and managerial positions, women still dominate lower paid positions and continue to be underrepresented at the top levels of management (Ryan et al, 2007). As well, informal

networks indirectly extend discrimination and is a critical factor in understanding the changing viewpoints and options of women and entrepreneurship.

Today, successful managers and entrepreneurs are distinguished by more than just extensive knowledge or particular skill sets. The best rise to top positions because they are able to acclimate to the changing demands. Learning is a key factor to entrepreneurial success as it has progressively been researched in recent years (Cope, 2005; Erikson, 2003). Entrepreneurship is a continuous method of learning and entrepreneurial behaviors are attained through learning experiences and continuous exploration. Hence, understanding how an entrepreneur learns is crucial to gain a comprehensive understanding of the greater discipline of entrepreneurship.

A phenomenological study was conducted because such a qualitative approach enables the researcher to grasp the essence or meaning of the experiences of the participants. Seven female entrepreneurs in Southern Wisconsin were identified in the study. The majority of the data was collected via one in-depth interview. A brief questionnaire was also distributed via email prior to the interview to gather descriptive and demographic data.

Entrepreneurship is a continual process of learning laden with motivating and demotivating experiences that inform business owners about future decisions. Through this never-ending process, these female entrepreneurs recognized who they are and what they want out of their lives and careers, while also providing them with the desire and optimism to continue their path of success. It comes down to all the fears, hopes, relationships, and challenges that have enabled them to become entrepreneurs and evolve into the women they are today.

Recommendations

For Business Professionals. Findings suggest that the catalyst for becoming an entrepreneur is often linked to previous workplace experience—many of which are negative. Therefore, the business community may want to pay closer attention to the wants and needs of workingwomen considering they embody a significant portion of the workforce. Businesses will lose copious amounts of talent if they are neither willing to make alterations to accommodate what women are looking for in their careers, nor able to appreciate what women bring to the table.

Future female entrepreneurs should also make an effort to understand the business opportunities and challenges that lie before them. As indicated in previous studies, having a career these days encompasses much more than just a job (Collin and Young, 2000), and work is particularly important to women because it gives them a sense of accomplishment, goal attainment, and ultimately personal fulfillment (Walsh and Heppner, 2006). If female entrepreneurs know more about themselves, the career choices available to them, and changes in business and the workplace, they will be more equipped to succeed as businesswomen. Knowing one's own strengths and weaknesses can increase their self-confidence and minimize risk.

As well, female entrepreneurs should participate in educational programs in order to formulate external networks. By establishing networks of support among peers and within the greater community, women can enhance their probability for success. Such networks provide forum for accountability, creative brainstorming, problem-solving, momentum, and peer inspiration and support.

In addition, effective entrepreneurs should incorporate opportunities for participants to engage in personal reflection. These situations enhance personal development and initiate sustainable behavioral changes in the learner (Mezirow, 1991). Reflective opportunities may include small group sharing or personal self-assessments. The opportunity to reflect can foster greater self-awareness of inherent strengths and weakness.

For Researchers. As previously mentioned, since most of the research on entrepreneurship to date has focused on men (or unspecified), there is a clear need to learn more about females from various perspectives, looking at different populations of women, comparing women to men, employing different research methods, and further probing into some of the challenges specific to female entrepreneurs.

Using the same method, researchers could study the male population to specifically inquire about the similarities and differences between the genders. A qualitative inquiry and/or a comparative study would allow for a more in-depth understanding of differences in motivations, the impact of relationships, the influence of workplace experiences, and how men and women learn.

Conducting similar studies using other research methods (mixed methods) would also be useful to further understand female entrepreneurs. For example, in-depth case studies that delve deeper into identity or self-confidence issues of female entrepreneurs would be useful as would continue research on learning styles, networking, experiences, and preferences. In addition, a survey and correlation study of male and female entrepreneurs could determine relationships between gender and other

variables such as motivational factors, identity issues, or the utilization of support groups.

References

- Alfonso, R. (2011). The American Express OPEN: State of Women-Owned Business Report. Retrieved from http://media.nucleus.naprojects.com/pdf/WomanReport_FINAL.pdf.
- Arnold, J., Cooper, C., & Robertson, I. (1998). *Work psychology: Understanding human behavior in the workplace* (3rd ed.). London: FT Pitman.
- Ash, M. (2003). *Miracles happen* (1st ed.) New York: Harper Collins Publishers.
- Ashcraft, D. (1998). *Women's work: A survey of scholarship by and about women*. New York: The Haworth Press.
- Avolio, B. & Bass, B. (2002). *Developing potential across a full range of leadership: Cases on transactional and transformational leadership*. Mahwah, NJ: Lawrence Erlbaum Associates.
- Bandura, A. (1986). *Social foundations of thought and action: A social cognitive theory*. Englewood Cliffs, NJ: Prentice-Hall.
- Bandura, A. (1997). *Self-efficacy: The exercise of control*. New York: Freeman.
- Baron, R., Markman, G., & Hirska, A. (2001). Perceptions of women and men as entrepreneurs: Evidence for differential effects of attributional augmenting. *Journal of Applied Psychology*, 86(5), 923-929.
- Bass, B. (1990). From transactional to transformational leadership: Learning to share the vision. *Organizational Dynamics*, 18(3), 19-31.
- Brown, C. (1996). They've got the power: Women entrepreneurs are a powerful economic force, having grown nearly 8 million strong in numbers. *Black Enterprise*, 27, 63-65.

- Bruni, A., Gherardi, S., & Poggio, B. (2004). Doing gender, doing entrepreneurship: an ethnographic account of intertwined practices. *Gender, Work and Organization*, 11(4), 406-429.
- Brush, C. (1992). Research on women business owners: Past trends, a new perspective and future directions. *Entrepreneurship: Theory & Practice*, 16(4), 5-30.
- Brush, C., Carter, N., Gatewood, E., Greene, P., & Hart, M. (2004). *Clearing the hurdles: Women build high-growth enterprises*. New York, NY: Financial Times/Prentice Hall.
- Brush, C., Greene, P., Hart, M., Haller, H. (2001). From the initial idea to unique advantage: The entrepreneurial challenge of constructing a resource base. *The Academy of Management Executive*, 15(1), 64-78.
- Buttner, E. & Moore, D. (1997). Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success. *Journal of Small Business Management*, 35(1), 34-43.
- Castells, M. (1998). *The information age: Economy, society and culture. Vol. III: End of millennium*. Oxford: Blackwell.
- Catalyst. (2005). *Women take care, men take charge: Stereotyping of U.S. business leaders exposed*. New York: Catalyst Publication.
- Chaganti, R. (1986) Management in women-owned enterprises. *Journal of Small Business Management*, 24(4), 18-29.
- Collin, A. & Young, R. (2000). *The future of career*. Cambridge: Cambridge University Press.

- Cope, J. (2005). Toward a dynamic learning perspective of entrepreneurship. *Entrepreneurship Theory and Practice*, 29(4), 373-397.
- Creswell, J. (1998). *Qualitative inquiry and research design: Choosing among five traditions*. Thousand Oaks, CA: Sage
- Drucker, P. (1984). Our entrepreneurial economy. *Harvard Business Review*, 62(1), 59-64.
- Eagly, A., Johannesen-Schmidt, M., & van Engen, M. (2003). Transformational, transactional, and laissez-faire leadership styles: A meta-analysis comparing women and men. *Psychological Bulletin*, 129(4), 569-591.
- Erickson, T. (2003). Towards a taxonomy of entrepreneurial learning experiences among potential entrepreneurs. *Journal of Small Business And Enterprise Development*, 10(1), 106-112.
- Fairlie, R. (2004). Self-Employed Business Ownership Rates in the United States: 1979-2003. U.S. Small Business Administration, Office of Advocacy.
- Fernald, L., Soloman, G. & Tarabishy, A. (2005). A new paradigm: Entrepreneurial leadership. *Southern Business Review*, 30(2), 1-10.
- Godfrey, J. (1992). *Our wildest dreams, women entrepreneurs making money, having fun, doing good*. New York: Harper Collins.
- Goldman, G. (1994). Women entrepreneurs. *Business Week*, April 18, 104.
- Heffernan, M. (2006). Are women better entrepreneurs? Retrieved from http://www.forbes.com/work/2006/06/26/women-entrepreneurs-heffernan-cx_mh_0626womenentrepreneurs.html.

- Holland, J. (1997). *Making vocational choices: A theory of vocational personalities and work environments* (3rd ed.). Odessa, FL: Psychological Assessment Resources.
- Holland, J. (1973). *Making vocational choices: A theory of careers*. Englewood Cliffs, NJ: Prentice-Hall.
- Honig, B. (2001). Learning strategies and resources for entrepreneurs and entrepreneurs. *Entrepreneurship Theory and Practice*, 26(1), 21-35.
- Jaris, P. (2006). *Towards a comprehensive theory of human learning*. New York, NY: Routledge.
- Kephart, P. & Schumacher, L. (2005). Has the 'glass ceiling' cracked? An exploration of women entrepreneurship. *Journal of Leadership & Organizational Studies*, 12(1), 2-16.
- Knaup, A. (2005). Survival and Longevity in the Business Employment Dynamics Data. *Monthly Labor Review Online*, 128(5), 50-56.
- Koehn, N. (2001). *Entrepreneurial history: A conceptual overview*. Boston: Harvard Business School.
- Kolb, D. (1976). Management and the learning process. *California Management Review*, 18(3), 21-31.
- Kvale, S. (1996) *Interviews: An introduction to qualitative research interviewing*. Thousand Oaks, CA: Sage.
- Langowitz, N., & Minniti, M. (2007). *The entrepreneurial propensity of women*. *Entrepreneurship: Theory & Practice*, 31(3), 341-364.

- Lent, R. (2005). *A social cognitive view of career development and counseling*. In S. D. Brown and R. W. Lent (Eds.), *Career development and counseling: Putting theory and research to work*, (p. 101-127). Hoboken, NJ: John Wiley & Sons, Inc.
- Lent, R., Brown, S., & Hackett, G. (1994). Toward a unifying social cognitive theory of career and academic interest, choice, and performance. *Journal of Vocational Behavior*, 45, 79-59.
- Ljunggren, E. & Kolvereid, L. (1996). New business formation: Does gender make a difference? *Women in Management Review*, 11(4), 3-19.
- Man, T. (2006). Exploring the behavioural patterns of entrepreneurial learning: A competency approach. *Education & Training*, 48(5), 309-321.
- Merriam, S. & Associates. (2002). *Qualitative research in practice: Examples for discussion and analysis*. San Francisco, CA: Jossey-Bass.
- Mertens, D. (2005). *Research and evaluation in education and psychology: Integrating diversity with quantitative, qualitative, and mixed methods* (2nd ed.). Thousand Oaks, CA: Sage
- Mezirow, J. (2000). Learning to think like an adult: Core concepts of transformation theory. In J. Mezirow (Ed.), *Learning as transformation* (3-34). San Francisco: Jossey-Bass.
- Moore, D. (2000). *Careerpreneurs*. Palo Alto, CA: Davies-Black Publishing.
- Moore, D. & Buttner, E. (1997). *Women entrepreneurs: Moving beyond the glass ceiling*. Thousand Oaks, CA: Sage
- Morrison, White, Van Velsor. (1987). *Breaking the Glass Ceiling*. The Center for Creative Leadership. Greenboro: NC. www.ccl.org.

- Moustakas, C. (1994). *Phenomenological research methods*. Thousand Oaks, CA: Sage.
- Northouse, P. (2004). *Leadership: Theory and practice* (3rd ed.). Thousand Oaks, CA: Sage.
- Orhan, M. & Scott, D. (2001). Why women enter into entrepreneurship: An explanatory model. *Women in Management Review*, 16(5), 232-247.
- Polkinghorne, D. (2005). Language and meaning: Data collection in qualitative research. *Journal of Counseling Psychology*, 52(2), 137-145.
- Polkinghorne, D. (1989). Phenomenological research methods. In R.S. Valle & S. Halling (Eds.) *Existential-phenomenological perspectives in psychology* (p. 41-60). New York: Plenum.
- Rae, D. (2005). Entrepreneurial Learning: A narrative-based conceptual model. *Journal of Small Business and Enterprise Development*, 12(3), 323-335.
- Rae, D., & Carswell, M. (2000). Using a life-story approach in researching entrepreneurial learning: The development of a conceptual model and its implications in the design of learning experiences. *Education & Training*, 42(4/5), 220-228.
- Roodt, J. (2005). Self-employment and the required skills. *Management Dynamics*, 14(4), 18-33.
- Ryan, M., Haslam, A., & Postnes, T. (2007). Reactions of the glass cliff gender differences in the explanations of the precariousness of women's leadership positions. *Journal of Organizational Change*, 20(2), 183-197.

- Savickas, M. (2005). *The theory and practice of career construction*. In S.D. Brown & R. W. Lent (Eds.), *Career development and counseling: Putting theory and research to work*, (p. 42-72). Hoboken, NJ: John Wiley & Sons, Inc.
- Seybold, P. (2000). *Dotcom divas: E-business insights from the visionary women founders of 20 net ventures*. Blacklick, OH: McGraw-Hill.
- Shirk, M. & Wadia, A. (2002). *Kitchen table entrepreneurs, how eleven women escaped poverty and became their own bosses*. Boulder, CO: Westview Press.
- Stanford Encyclopedia of Philosophy. (2008). Phenomenology. Retrieved from <http://plato.stanford.edu/entries/phenomenology/>.
- Stevenson, L. (1990). Some methodological problems associated with researching women entrepreneurs. *Journal of Business Ethics*, 9(4,5) 439-446.
- Storey, J. (2000). *'Fracture lines' in the career environment*. In A. Collin & R. A. Young (Eds.), *The future of career* (p. 21-36). Cambridge: Cambridge University Press.
- Underwood, J. (2003). *More than a pink Cadillac: Mary Kay Inc's 9 leadership keys to success*. New York: McGraw-Hill.
- Walsh, W. & Heppner, M. (2006). *Handbook for Career Counseling for Women (2nd ed.)*. Mahwah, NJ: Lawrence Erlbaum Associates.
- Watson, G. (2010). Entrepreneurship, Education, and Ethics. Retrieved from <http://www.gregwatson.com/entrepreneurship-definition/>.
- Weiler, S. & Bernasek, A. (2001). *Dodging the glass ceiling? Networks and the new wave of women entrepreneurs*. Economics Department, Colorado State University, Ft. Collins, CO.

APPENDICES

APPENDIX A: Recruitment Letter and Summary of Study

January 2012

Dear _____,

I am currently working on my Professional Project Thesis at Marquette University. The name of the program is Public Service with a Specialization in Nonprofit Management. My concentration is on nonprofit organizations focusing on women entrepreneurs. I am conducting research on female entrepreneurs in nonprofit organizations titled: *Overcoming Obstacles: Women Entrepreneurs Taking the Lead in Nonprofit Businesses*. This research is intended to explore the lived experiences of successful female entrepreneurs to identify those factors that have contributed to their entrepreneurial venture in starting and maintaining a business for a minimum of five years and what satisfies them about starting up a nonprofit business. My project advisor is Jeff Snell.

I am inviting your participation in this research.

Your participation in this research project is entirely voluntary. If you decide to participate, the research will consist of a brief questionnaire about your personal and professional background and an in-depth, face-to-face interview to discuss your experiences in starting and maintaining your business. Questions include your educational and professional background, family history, and the history of your entrepreneurial venture. The questions are primarily open-ended and the entire face-to-face interview should take approximately 2 hours.

Participants will not be paid for participation in this research. While there may not be a benefit for you directly in this research, the results of your participation will advance the knowledge in the field of entrepreneurship and will be important to women considering becoming entrepreneurs. It will also help our business society and those attempting to improve education of women entrepreneurs. There is no foreseeable risk to you as a result of your participation in this study and the initial results of this research will be presented at Marquette University and published in a journal.

Furthermore, any information acquired during this research will remain confidential and anonymous, and seriously considered in the development of this research. The face-to-face interviews will be tape recorded by the researcher and transcribed at a later date. All data from the interviews will be stored on the researcher's secure server. Participants' names and names of businesses will not be shared and only the researcher will have access to the information.

If you are agreeable in participating in this study, please respond by signing the consent form and returning the signed consent form to: theresa.kedinger@marquette.edu by February 24th, 2012. In the return email, please include your preferred interview location.

I would appreciate you taking the time from your busy schedule to participate in this research. If you have any questions about this study, you can contact me at (920) 579-0884.

Kind regards,

Theresa Kedinger

APPENDIX B: Consent Form

Protocol No.: HR-2314



Marquette University
Agreement of Consent for Research Participants
Overcoming Obstacles: Women Entrepreneurs Taking the Lead in Nonprofit Businesses
Theresa Keding
College of Professional Studies, Graduate Programs

You have been invited to participate in this research study. Before you agree to participate, it is important that you understand the following information. Participation is completely voluntary. Please ask questions about anything you do not understand before deciding whether or not to participate.

Purpose: You understand that the purpose of this research study is to gain understanding of the lived experiences of high-achieving female nonprofit entrepreneurs in Southern Wisconsin and to uncover rich, meaningful stories and descriptions about each individual's journey with entrepreneurship. You will be one of approximately 10 participants in this research study.

Procedures: If you choose to participate, you understand that the research will consist of a brief questionnaire to be filled out and you will be interviewed at Marquette University in Milwaukee, Wisconsin or at the location of your startup company. All interviews will be audio recorded and collected data will be coded and kept in a secure place. Findings will be presented individually; however, no names will be disclosed.

Duration: Your participation in this study will include filling out a brief questionnaire and approximately one two-hour session, face-to-face with the principle investigator.

Risks: There are minimal risks involved in participating in this study; however, they are no greater than those encountered in everyday life. Risks include potential for breach of confidentiality and you may be asked personal questions about your life. These risks are minimized as all data and information collected will be anonymous and kept secure by the principle investigator. Additionally, participation is completely voluntary, and you will have the option of skipping any questions that make you uncomfortable.

Benefits: You understand that the benefits associated with participation in this study will advance the knowledge in the field of entrepreneurship and will be important to women considering becoming entrepreneurs. It will also help our business society and those attempting to improve education of women entrepreneurs.

Confidentiality: You understand that all the information revealed in this study will be kept confidential. All responses will be assigned with an arbitrary code name rather than placing your name or other information that could identify you. When the results of the study are published, you will not be identified by name. Research findings from this study may be

Protocol No.: HR-2314

referred to in future studies and/or presentations. Your research records may be inspected by the Marquette University Institutional Review Board and as allowable by law, state and federal agencies.

Voluntary Nature of Participation: You understand that participating in this study is completely voluntary and that you may withdraw from the study and stop participating at any time without penalty or loss of benefits to which you are otherwise entitled. For questionnaires and interviews, you have the right to skip or not answer any questions you do not prefer to answer.

theresa.kedinger@marquette.edu

920-579-0884

Contact Information: If you have any questions about this research project, you can contact the principle investigator whose contact information is above. If you have questions or concerns about your rights as a research participant, you can contact Marquette University's Office of Research Compliance at (414) 288-7570.

I HAVE HAD THE OPPORTUNITY TO READ THIS CONSENT FORM, ASK QUESTIONS ABOUT THE RESEARCH PROJECT AND AM PREPARED TO PARTICIPATE IN THIS PROJECT.

_____	_____
Participant's Electronic Signature	Date
_____	_____
Participant's Name	Date
_____	_____
Researcher's Signature	Date



APPENDIX C: Questionnaire**Participant Questionnaire Form**

The purpose of this questionnaire is to gather basic information about you and your background, thus allowing me to have additional time for in-depth discussion about your individual experiences during the interview sitting. The information you provide will be held in sternest confidence, and no one else will have access to this information apart from me and my academic advisor.

1. Name of Participant: _____

2. Contact Information:

• City/Town: _____

• Email Address: _____

• Phone Number: _____

3. Date of Birth (DD,MM,YY): _____

4. Highest Level of Education:

___ GED

___ High School Diploma

___ Bachelor's Degree

___ Master's Degree

___ Doctoral Degree

___ Other (i.e. Certificate Programs, other Professional Degrees)

5. Please indicate the name of all degrees/ certificates earned beyond high school, including type of degree, your major/minors, the name of the institution, and year of graduation.

For example: BA in Spanish and Global Studies with a French Minor, Ripon College, 2010

6. Please indicate your current marital status:

___ Single

___ Married

___ Widowed

___ Divorced/Separated

___ Other

7. Please indicate if you have any children. If so, how many and what are their ages?

8. Please indicate your ethnic background: _____

9. Does/Has anyone in your family own/owned a business? _____

10. Please give the name and geographical location (city) of your business.

Type of Business (services offered, who is the target market, founded alone or with partner):

Start Date: _____

Years in Business: _____

11. Do you work from home? _____

12. Did you receive financial and family support? _____

If yes, from whom/where? _____

13. Please summarize your professional work history from your first job through your current position. (roles/positions held, length at job, type of business, location of business, cultural environment, overall experiences (positive or negative)).

Thank you.
Theresa Keding
Marquette University

APPENDIX D: Interview Protocol

Interview Protocol

Primary Research Question: What key learning experiences and personal transformations occurred and resulted in these women starting a nonprofit organization?

The following interview protocol questions will be used to guide my interview; however, the questions may change as my study evolves.

WORKPLACE EXPERIENCE

How have women's personal experiences in the workplace and in relationships positively or negatively impacted their interest in starting nonprofit organizations?

- Do you remember the moment you realized you wanted to become an entrepreneur? Tell me about specific people/events/circumstances that led you to this point in your life and the path of entrepreneurship. Have any previous jobs or workplace experiences specifically influenced you to become an entrepreneur? How so?
- What role do relationships play in your life as an entrepreneur and specifically in the process of becoming an entrepreneur?
- What type of support do you believe has helped you start your own business?
- What role do support groups and networking play in your life as an entrepreneur?
- What do you think makes an experience a learning experience?
- Are there decisions you wish you made differently during either the start up or on-going maintenance of your business? Did you conduct any research before starting your business? If yes, what type of research was conducted?
- What other resources did you use to start your own business? Did you self-educate yourself on becoming an entrepreneur or did you take classes or programs?
- Tell me about any learning experiences that have enabled you to become something or somebody different on a professional level. On a personal level.
- What do you aspire to become as your career develops?

MOTIVATION AND BENEFITS

What key motivations are shared among a sample population of female nonprofit entrepreneurs in Southern Wisconsin?

- Throughout your life, have you always set goals for yourself?
- What motivates you to be an entrepreneur? (i.e. Is it exploiting an opportunity? Is it money? Is it simply personal satisfaction? It is a desire for a certain lifestyle?)

- In the process of becoming an entrepreneur, did you go outside your personal comfort zones or take risks?
- What benefits have you realized from being a female nonprofit entrepreneur? Do you think these would be different from female for-profit entrepreneurs?
- Are there personal relationships that were central to getting you to where you are today? Did financial and family support help you pursue the startup of your business?
- What are the highlights of owning your own business?

WOMEN AND LEADERSHIP

What leadership skills and personal or professional experiences do they share?

- How do you, as a female entrepreneur, describe yourself?
- How do your employees describe you (personality, characteristic traits)?
- What leadership skills/characteristics do you believe are critical to being a successful entrepreneur?
- What have you learned about yourself as a leader? How has this affected how you run your business?
- How has learned experiences supported the development of your leadership skills?
- Do you think a high level of expectations enhances leadership development?
- Are there any work-related programs that encourage leadership skills?
- How do you think leadership self-confidence affects a women's decision to launch a new business?

WOMEN AND BARRIERS

What barriers have they experienced and how have they overcome them?

- As a woman, what obstacles did you face when pursuing entrepreneurship? Are there any barriers that you faced in the process of getting to where you are now?
- What types of barriers do you face today? Continue to face?
- Why do you think most of the studies of entrepreneurship have only been done on males?
- Do you believe there is a difference in how women and men run businesses?
- Do you think there will be gender barriers in the future?
- Do you feel there are self-imposed barriers as being an entrepreneur?

- Do you believe these self-imposed barriers deter from employment goals?
- Are there any disadvantages to being a female entrepreneur for a nonprofit organization compared to a for-profit organization?
- Do you believe that the majority of women lack business experience and knowledge of financing and that is why fewer women became entrepreneurs in the pasts?

WOMEN AS ENTREPRENEURS

What are their shared tips and advice to benefit other women?

- What factors led you to start your own business?
- What role do values play in your decision to become an entrepreneur?
- What are your goals for your business? And how do you plan to achieve these goals?
- Have your learning experiences with entrepreneurship and becoming an entrepreneur changed who you are and how you think? How so?
- How do you learn? Are you self-directed and proactive? Do you need structure and guidance? Do you learn by doing? Do you typically reflect upon your learning experiences? Are you action oriented or more of a passive learner?
- With respect to your personality and identity, how have they changed, if at all, since you launched your business?
- How are you different from other women who are not entrepreneurs (personality-wise)?
- Do you see yourself as 'different' or 'changed' given your experiences with entrepreneurship?
- What have you found to be the key learning outcomes of starting owning your own business?
- What, if anything, would you do differently prior to becoming an entrepreneur?
- Is having a vision essential to entrepreneurial success?
- What do you believe makes your business a success?
- What business information or advice would you give to women desiring to start a successful entrepreneurial venture?

APPENDIX E: Approval Letter

Office of Research Compliance
Schroeder Complex, 102
P.O. Box 1881
Milwaukee, Wisconsin 53201-1881
P 414.288.7570
F 414.288.6281
W www.marquette.edu/researchcompliance

January 17, 2012

Ms. Theresa Kedinger
Professional Studies

Dear Ms. Kedinger:

Your protocol number HR-2314, titled, "*Overcoming Obstacles: Women Entrepreneurs Taking the Lead in Nonprofit Businesses*" was expedited on January 17, 2012, by a member of the Marquette University Institutional Review Board.

Your IRB approved informed consent form is enclosed with this letter. Use the stamped copies of this form when recruiting research participants. Each research participant should receive a copy of the stamped consent form for their records.

Subjects who go through the consent process are considered enrolled participants and are counted toward the total number of subjects, even if they have no further participation in the study. Please keep this in mind when conducting your research. This study is currently approved for 30 subjects.

If you need to increase the number of subjects, add research personnel, or make any other changes to your protocol you must submit an IRB Protocol Amendment Form, which can be found on the Office of Research Compliance web site: <http://www.marquette.edu/researchcompliance/research/irbforms.shtml>. All changes must be reviewed and approved by the IRB before being initiated, except when necessary to eliminate apparent immediate hazards to the human subjects. Any public advertising of this project requires prior IRB approval. If there are any adverse events, please notify the Marquette University IRB immediately.

Your approval is valid until January 16, 2013. Prior to this date, you will be contacted regarding continuing IRB review.

A Protocol Completion/Termination Report must be submitted once this research project is complete. The form should be submitted in a timely fashion, and must be received no later than the protocol expiration date.

If you have any questions or concerns, please do not hesitate to contact me. Thank you for your time and cooperation.

Sincerely,

Sean W. Horkheimer, J.D.
Research Compliance Coordinator

cc: Dr. Christopher Okunseri, IRB Chair
Dr. Jeff Snell, Professional Studies
Mr. Carl Wainscott, Graduate School

Enclosure
AA/rr