"We're tough girls:" Responding to the challenges of women's entrepreneurship in Montana

Rebecca E. Gill

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"WE'RE TOUGH GIRLS:" RESPONDING TO THE CHALLENGES OF WOMEN'S ENTREPRENEURSHIP IN MONTANA

by

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B.A. Fitchburg State College, Fitchburg, Massachusetts, 1998

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"We're Tough Girls:" Responding to the Challenges of Women's Entrepreneurship in Montana

Director: Shiv Ganesh

Entrepreneurs have always been at the center of the American capitalist economy, from the founding of the country to now. More recently, entrepreneurship is becoming even more popular due to recent changes in the economy, though it has been traditionally known as a man's business. However, the rate of women entering the American workforce suggests that entrepreneurship is a viable option for them. In fact, The Center for Women's Business Research (2002a), reports that women business owners represent the fastest growing population of the business economy. The same report concludes that Montana, in particular, ranks third in the nation for highest growth of women business owners. As such, this study explores the gendered challenges and responses of 23 women entrepreneurs in Montana. Specifically, the challenges examined are: being an entrepreneur, managing employees, finding funding, and balancing the home and work realms. The responses examined are: turning to the self, turning to others, and negotiating the home-work continuum.

Through analysis of the challenges and responses of these 23 women entrepreneurs, the role of communication is examined as a sense-making device, as a way to frame and reframe experience, as a means to gather, maintain, and create support networks and finally, as a tool for negotiation between the home and work realms. Ultimately, the theoretical implications of the notion of the "free agent" and the value of "individual time" separate from the home realm and the work realm are discussed.
ACKNOWLEDGEMENTS

This thesis project has been a year in the making, having started in the spring semester of 2002 with a paper for a qualitative methods class. Over the past year, and especially in the last action-packed two months, I have had the good fortune to be supported by many people who believed in this project and believed in me.

I could not have asked for a better thesis committee to guide me and support me through this project. Shiv Ganesh, your critical assessment and encouragement helped me to make this a solid and well-written thesis, and though you didn’t say it much, I could tell that I was doing good work because your eyes would light up when we talked about my data and my writing (you polystyrene antelope!). Sara Hayden, you have inspired me to continue in the vein of feminist research, and your class and our conversations have encouraged me to begin to scratch the surface of feminist issues (I’m still waiting for my toaster-oven!). Jeff Shay, though I almost had to bribe you to be on my committee, you came through with a lot of appreciated advice, encouragement, and humor.

To the twenty-six women entrepreneurs whom I interviewed, and a random handful of others who have supported me, thank you! Each woman I interviewed expressed genuine interest in my project and was eager to participate. As I transcribed my data, my interest in the project was fueled because of what these women had to say about their experiences. The women at the WNET meetings in Missoula and Kalispell made me feel welcome and inspired me to do my best to create a worthy research project.

How can I not thank the people who worked by my side for these past two years? To my friends in the graduate office, you have supported me and loved me. Kenlyn, you are like a sister to me, and without your steadfast support, and your car, this would have been a tough two years! Heather, I always knew who to turn to when I needed a bit of sarcastic humor and a trip to the dollar-fifty. Jessi, Shawna, Rowland, and Eric, our two years working together and learning from each other doesn’t seem like enough! Finally, to Jen Moffat – your interest in my project always reminded me of how much you support and love me. What would I have done if you weren’t my grad mentor? (I guess nothing; we’d still be best friends!)

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Finally, two quotes from women whom I interviewed kept me thinking positively throughout the toughest stages of this project, and I share them below:

“You can control so much in life. There are a few things you can’t, but attitude is certainly one of them, and how you approach anything has a hell of a lot to do with the outcomes.”

“Hooey.”

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CHAPTER ONE: INTRODUCTION

Rationale

The entrepreneur, one who endeavors to start a new business or to offer a new product, has long been a part of the American society and economy, since America has always offered "fertile ground for developing new businesses" (Livesay, 1979; Sobel & Sicilia, 1986, p. 3). Indeed, America was literally settled in the spirit of entrepreneurship, since the colonies were founded as entrepreneurial ventures (Sobel & Sicilia, 1986; Wilken, 1979). Now, hundreds of years later, the entrepreneur is still a principal player in the American economy.

A.H. Cole stated in 1946 that "to study the entrepreneur is to study ... the central figure in economics" (Hebert & Link, 1988, p. 11), and Wilken (1979) asserts that "entrepreneurship has been regarded by many as one, perhaps the most, significant causal factor in the process of economic growth and development" (p. 2). Even now, in the beginning of the 21st century, these assertions ring true. Entrepreneurs, both men and women, are taking center stage in the American economy, as advances in communication technology, the restructuring of corporations, and the integration of global business practices, are inspiring more and more workers to strike out on their own and become "free agents" in the business world. The legendary lifetime job security that one company could offer in the mid-1900s has been exposed as a myth. Changes in attitudes about work and careers are allowing people who once thought they needed a "sensible" job to consider entrepreneurship a viable career choice. Currently, entrepreneurs introduce new businesses to the economy at the rate of 600,000 to 800,000 businesses per year (National Commission on Entrepreneurship, 2002).
The rise in start-up statistics illustrates that entrepreneurship is more and more becoming an alternative to working for someone else. Women, in particular, are embracing entrepreneurship more than ever, as women have recently begun to enjoy the job and life flexibility that American men have been experiencing since the birth of capitalism, thanks to the women’s movement. According to The Center for Women’s Business Research, women in the U.S. now represent the fastest growing segment of business owners, accounting for 28 percent of all privately held firms, employing 9.2 million people, and contributing $1.15 trillion in sales (2001a). In the six years between 1997 and 2002, women owned firms increased at twice the rate (an increase of 14 percent) of all firms (Center for Women’s Business Research [CWBR], 2001a).

Though the number of women entrepreneurs is increasing, few studies have been conducted specifically regarding the experiences of women entrepreneurs; entrepreneurship has almost always been regarded as a man’s business (Bird and Brush, 2002; Hisrich & Brush, 1986). A striking example of this is reflected in the entrepreneurial profiles of Sobel and Sicilia’s 1986 book, *The Entrepreneurs*. In the forward of this book, Alfred D. Chandler, Jr., of the Harvard Business School, stated, “[This] study reveals so well the rich diversity of American entrepreneurs and their creative venture” (Sobel & Sicilia, 1986, p. ix). It is problematic that of the thirty-seven entrepreneurs profiled as contributing to the “rich diversity of American entrepreneurs” (emphasis mine), only two are women entrepreneurs, and one is a husband and wife effort. Due to the lack of women’s perspective on entrepreneurship, this thesis explores specifically gendered themes involved with the woman’s entrepreneurial experience,
examining home life and responsibilities, as well as work experiences and roles in business.

More specifically, this study examines the experience of woman entrepreneurs in Montana. According to the 2002 State New Economy Index, Montana ranks only 37th in the nation for job development in the new economy. Additionally, Montana is 45th in the nation for economic dynamism in the new economy (State New Economy Index, 2002). These statistics are in contrast to the number of women's businesses that are blooming in the state, a contrast that begs for study and explanation. Though Montana is ranked 42nd for the number of women owned firms by state (CWBR, 2002d), Montana is also ranked third in the nation for having the highest growth rates of women owned businesses (CWBR, 2002c). “Among women, states with the highest rates of business ownership are: Alaska; Colorado; Montana; Vermont; Wyoming; Oregon; Utah; Idaho; Maine; and New Mexico” (CWBR, 2002c).

Studying entrepreneurship through the lens offered by communication studies is a useful way to grasp an understanding of the practices and experiences of the entrepreneur. Experiences and understandings are constituted by communication and language, in that communication establishes relationships, and assigns labels and metaphors to concepts in order to better understand such concepts. From an organizational communication standpoint, communication practices are inherent in the experiences of the new business owner since all organizations themselves are systems and networks of communication (Downs, Linkugel, & Berg, 1977; Putnam & Fairhurst, b). Additionally, the entrepreneur develops and utilizes mentor and business relationships and networks through communication practices. Further, communication
enables a focus on how entrepreneurs frame their experiences, engage in negotiation and networking, and utilize support and technology.

Explicitly examining women’s entrepreneurial experiences through the lens of communication studies will allow for insight into how communication practices are gendered for the women entrepreneur. In using qualitative research methods to explore the experiences of the woman entrepreneur, communication-related themes can more thoroughly be explored. Specifically, this study explores issues of work vs. family, mentorship, support sources, discrimination, communication technology, and challenges for women entrepreneurs. These are important themes to explore for women entrepreneurs for three reasons. First, as discussed earlier, women entrepreneurs represent an emerging segment of the workforce, and in order to further support and foster this trend, we first must understand, specifically, how the woman entrepreneur functions in business roles since the reported business experiences of the entrepreneur have been, in the past, specific to male entrepreneurs (Bird & Brush, 2002; Hisrich & Brush, 1986). Second, as American traditional and cultural gender roles have dictated that a woman, more often than not, performs the duties typical of a housewife and/or mother (Hochschil, 1989, 1997), it is important to assess women’s current gender roles in the home vis-à-vis her role in her business, as studies offer conflicting reports that women’s role in the home is changing. Finally, for practical uses, understanding more how women entrepreneurs function in business and at home will allow for more input into the creation of support programs and resources for women interested in starting a business.
Consequently, this study explores the ways in which twenty-three women entrepreneurs in western Montana experience their entrepreneurship. In looking specifically at the challenges and resulting responses to the challenges of entrepreneurship, I identify and explore how certain entrepreneurial experiences function as gendered experiences, a perspective that, as I argued and will argue, is sadly lacking in most entrepreneurial studies.

With that in mind, I now turn to a review of the literature related to this subject. First, I give an assessment of women's roles in the workforce and in the home, and then I offer an overview of “who” an entrepreneur is, in order to offer insight into the entrepreneur's characteristics and experiences. I then explain the problem underlying the lack of studies that explore gendered entrepreneurial experiences. Finally, I discuss both the reported benefits and the reported challenges of entrepreneurship, explaining that these benefits and challenges are mainly based on male entrepreneurial experiences, again making a case for the exclusive examination of women's entrepreneurship.

Literature Review

To explain the necessary concepts, statistics, and research within the relevant literature, I will focus on two notions: first, I will discuss woman’s current work and home roles and trends in American society, and second, I will discuss notions of entrepreneurship for both women and men, focusing on the more gendered aspects of entrepreneurship. Women's role in the workplace and in the home has changed drastically since the second wave of the U.S. women's movement. Women in America are being encouraged to enter the workforce, and it is often perceived that women have been able to cast off their former roles as housewife and mother. As I will discuss,
though the literature suggests that women are not always responsible for all of the housework, they still engage in the majority of the housework and childcare.

Entrepreneurs are rising in commonality, and women in particular are embracing this popular career choice. In the literature, however, much of the research on entrepreneurship is either centered on men as entrepreneurs, or is framed as applicable to both men and women, though the research is actually focused on male entrepreneurship. More recent studies highlight the woman entrepreneur, as she has become the fastest rising population of small businesses (Moore, 1999). These studies, though mostly quantitative in nature, suggest both similarities and differences in women and men entrepreneurs. As I will detail, since a majority of the literature focuses on men entrepreneurs, the woman's experience has not been given proper examination, and the woman's entrepreneurial experience deserves to be further explored.

Women in the Workplace

To gain an understanding of why it is that women are choosing entrepreneurship as a career option, it is important to explore the role of woman in the workplace. Women have not only seen growth in labor force participation, but growth in managerial and executive roles as well.

Women have been increasingly participating in the American workforce roughly since the 1970's, and the statistics are continually rising. Most recently, according to the US Bureau of Labor Statistics (2001), 51.5 percent of women participated in the workforce in 1998, compared with 60.2 percent of women in 2000. This percentage is projected to be 61.9 percent in 2008 (the slower rate of growth is conservatively estimated to reflect a plateau effect of participation). In 2008, the US Bureau of Labor
Statistics (2001) estimates that the women participating in the labor force will be approximately 73 million. Specifically, mothers represented a large portion of the women entering the workforce in the mid-1990s (Hayghe & Bianchi, 1994). Women are also occupying more managerial and executive positions. The percentage of women who held managerial positions increased by 8 percent between 1983 and 1997, and women in executive positions increased by 12 percent in the same timeframe (US Census Bureau, 1998). In 2001, women earned 76 percent as much as their male counterparts, whereas in 1979, women earned 63 percent as much (U.S. Department of Labor, 2002).

The increase of women into the workforce does not apply only to women who work for others. Indeed, more and more women are venturing into entrepreneurship as a career. Women entrepreneurs currently represent the fastest growing segment of the American workforce (Center for Women’s Business Research, 2002a; Moore, 1999). The Center for Women’s Business Research (2001a) comments on the women entrepreneurs who are entering the work sphere seemingly in droves:

A new generation of women has emerged – women who have started their businesses within the past 10 years have more managerial experience, education, and have the same overall business revenue and employment profiles as women who have been in business 20 years or more. They are more similar to their male cohorts in these respects, and are also more growth-oriented than women who have been in business longer. (CWBR, 2001a)

Joline Godfrey, founder and CEO of Independent Means, Inc., also commented on this “new generation of women” while serving as a panel member at the Women, Money, and Power Conference presented by the Radcliffe Institute for Advanced Study in the Fall of 2002. Godfrey “foresees the next generation of female entrepreneurs as completely formidable. ‘They’re hungry. They’re fearless. I remember recently being with a group
of girls and thinking, *Oh my God. I've got to cash out really soon because this is my competition*” (Lagace, 2002).

The Center for Women’s Business Research (2002a) estimates that women owned firms with employees grew by 37 percent in the years between 1997 and 2002. This rate is four times that of all employer firms (CWBR, 2002a). Though women have traditionally operated businesses in the service sector (the largest industrial sector for men and women – currently 53 percent of women business owners are in the service sector), the occurrence of women entrepreneurs operating in non-traditional industries is growing. In fact, “the greatest growth in the number of women-owned firms has been seen in: construction (36 percent growth), agricultural services (27 percent growth), transportation, communications and public utilities (24 percent growth), and finance, insurance and real estate (14 percent growth)” (CWBR, 2001d).

There is no question that women are embracing entrepreneurship more than ever, and at a surprisingly fast pace. An exploration of recent workplace trends (for both women and men) helps to understand why it is that (1) women are more and more able to choose entrepreneurship due to workplace trends, or (2) more and more women are being forced into entrepreneurship due to workplace trends.

**Workplace Trends: The Free Agent**

Assessing general American workplace trends helps in understanding why more women are engaging in entrepreneurship. Workplace trends have been changing due to a faster, more connected, economy (Smith, 2001). Workplace instability, worker flexibility, communication technology, and globalization effects have created newer, more elastic, notions of work (Sennett, 2000; Smith, 2001). Temporariness and
instability, as detailed by Smith (2001), in the business sector have given rise to the “free agent” of business and entrepreneurship. Importantly, this notion of a free agent serves as a metaphor for an entrepreneur.

In her book, Smith (2001) asserts that “uncertainty and unpredictability, and to varying degrees personal risk, have diffused into a broad range of postindustrial workplaces, service and production alike” (p. 7). Along with uncertainty, one can find that opportunity, as well as temporariness, has also become a lens through which the American workplace is viewed. Women (and men) who are able to navigate the uncertainty of the economy to take advantage of the new opportunities that are opening up find themselves in key positions to embrace entrepreneurship. The notion of a “free agent” emphasizes and highlights such entrepreneurial characteristics as taking on risks, allowing flexibility, and seeking autonomy. Free agent entrepreneurs are best at negotiating the temporary workplace through creating opportunities for themselves:

Free agents don’t need or want a single, physical location in which to work. Neither do they need or want promises of security, benefits, or mobility. They simply need a powerful computer, state-of-the-art programming languages and database-management programs, and a password to access the complex, limitless world of the Internet and e-commerce. They have project, not job, contracts and they run their own business operations. (Smith, 2000, p. 157)

As a metaphor, the “free agent” label allows for a way in which to structure one’s experiences, since metaphors are not only a function of language, but also are an integral part of how we conceive of our daily experiences and relationships to other people (Lakoff & Johnson, 1980). “The essence of metaphor is understanding and experiencing one kind of thing in terms of another” (Lakoff & Johnson, 1980, p.5). When discussing trends in the workplace, the free agent metaphor serves as a structural metaphor, in that the entrepreneurial concepts of risk, autonomy, and flexibility are metaphorically
Women Entrepreneurs, 10

represented by the “free agent” label. Since “free agent” is a metaphor that, in the past, has reflected the status of sports personas (Smith, 2001) who essentially were their own bosses, the notion of a high profile, talented, and autonomous person has carried over from sports to business. This metaphorical construct is important to this study because of its ability to disguise some of the more negative aspects of being an entrepreneur (while also highlighting the desired aspects). As both a sports-realm metaphor and business-realm metaphor, free agent emphasizes the potential for more money and a better job, but de-emphasizes such issues as the amount of work that goes into being an entrepreneur, or the personal risk that one faces in being a free agent. The fact that the “free agent” metaphor is especially evident in the field of sports possibly points toward the gendered nature of the label, since most free agents in sports are men.

Another aspect of the “free agent” metaphor can be explained through Clair’s (1996) study on organizational socialization. In her study, Clair (1996) discusses the fact that her respondents, current college students, do not consider that a self-employed person or an artist has a real job. This is because the self-employed person does not have job stability and the artist relies on creativity and does not have job stability. More often, the college students indicated that a “real job” was one in which you worked for someone else. This finding indicates a disguised aspect of the “free agent” metaphor -- the metaphor creates an image of a business savvy person, yet this image does not address the potential for job insecurity. Additionally, since the self-employed, creative person may not be universally respected in American culture, the free agent / entrepreneur may find resistance when engaging in free agency / entrepreneurship.
On the whole, the free agent issue highlights the importance of metaphors and how they function as communication with the concepts of framing and reframing. According to Buzzanell and Burrell (1997), “framing and reframing refer to ways conflict interactants understand, redefine, and present their viewpoints during conflict” (p. 112). Metaphors provide us with frames, and framing and reframing are not just linguistic devices, but they serve as a way to conceptualize one's experiences.

To summarize, many Americans are being affected by the recent changes in the workplace. “Work” is becoming more flexible, creating a place for more persons to engage in entrepreneurship by offering freelance services and temporary project services. The notion of a “free agent” serves as a metaphor and framing device for people who are capitalizing on the opportunities offered by the economy. Moreover, it hides some of the notions of risk and instability while simultaneously highlighting the freedom and autonomy of free agency / entrepreneurship. The introduction of the “free agent” label is important to women in the American workforce, as women are entering and advancing in the workforce more than ever. The rise in women’s workplace statistics suggests that women will also be able to access and interpret entrepreneurship through the “free agent” label. Next, it is important to add to this discussion an assessment of women’s roles in the home. Since the “free agent” label indicates that free agents do not need financial security, a physical work location, or job stability, this metaphorical definition may be limiting for women (and men) with family responsibilities. Moreover, it is traditionally the woman’s “job” to take on more of the housework and childcare, which would then seemingly limit her choice to become a free agent / entrepreneur. However, the recent impressive contribution of women to the American economy might indicate that women
have less home responsibility than ever before. Is this the case, or are women finding another way around their home responsibilities?

**Women's Roles in the Home**

Upon first consideration, the rising numbers of women in the paid workforce suggest that traditional gender roles are changing, home life demands less commitment, and women have less family responsibility. Interestingly, this is both true and false, since women do take on less home responsibility, yet they still are responsible for the majority of the work (Hochschild, 1989; 1997). To adequately discuss women’s roles in the home, I first turn to defining expected home responsibilities, and then discuss the woman’s role and responsibilities in the home.

What do you think about when you think of housework? When you think of childcare? What housework is, exactly, is rarely expressed in detailed terms (i.e.: making beds, changing the car’s oil), and is instead more often used as a blanket term for all household duties, regardless of what they are. Schooler, Miller, Miller, and Richtand (1984) express that household work can be differentiated from other activities that take place in the home. Household work is “work that has to be done to maintain a household, work that someone else would have to be hired to do if family members did not do it themselves” (Schooler, Miller, Miller, and Richtand, 1984, p. 99). Household work does include childcare responsibilities, though does not include the more psychological aspect of child socialization activities or emotional support for the child.

In her research, Hochschild (1989) identifies several detailed aspects of home responsibilities including: cooking, vacuuming, bed making, sewing, repair of household appliances, sending of Christmas or Hanukkah cards, tax preparation, planning for the
women's role in the home in her highly praised book, *The Second Shift*. In *The Second Shift*, Hochschild (1989) reports on her research, consisting of a questionnaire and a series of interviews with two-income couples that had children less than six years of age. Interviews also took place with the couples’ babysitters, neighbors, friends, and children’s teachers. From her research, Hochschild (1989) reports several important findings. First, women’s entrance into the workforce caused a “speed-up” of the family. The reasoning behind this is because women are more and more at work, there is less and less time for them to complete the necessary housework and childcare. And, as Hochschild (1989) found, women are still responsible for the majority of the housework and even childcare:

Twenty percent of the men in my study shared housework equally. Seventy percent of men did a substantial amount (less than half but more than a third), and 10 percent did less than a third. Even when couples share more equitably in the work at home, women do two-thirds of the daily jobs at home, like cooking and cleaning up – jobs that fix them into a rigid routine. Most women cook dinner and most men change the oil in the family car. But as one mother pointed out, dinner needs to be prepared every evening around six o’clock, whereas the car oil needs to be changed every six months, any day around that time, any time that day. (Emphasis hers, p. 8)
Another observation of Hochschild’s (1989) is that though husbands are supportive of their wives, sometimes even encouraging them to work outside of the home, they generally still have expectations that their wives should be responsible for the majority of the housework and childcare – the second shift (the home-labor that needs to be completed after the “first shift” of wage-work is completed) is generally the woman’s responsibility.

Additionally, in couples where the husband did share in the physical housework, the wife maintained a high level of psychological responsibility for the household. For example, though the husband and wife may trade off in cooking dinner, the wife has to remind him that it is “his night.” Or, though the father is willing and able to take little Susie to the doctor’s, the mother is often the one who first, makes the appointment, and then, reminds the father of that appointment. Additionally, Hochschild (1989) introduces the tension that arises for women who want to work yet are responsible, either willingly or unwillingly, for the second shift: these women felt pressure to be supermoms. The supermom, according to Hochschild (1989), is a mythical figure portrayed by media and advertisers which suggests that women can easily and happily balance home and work:

She is not the same woman in each magazine advertisement, but she is the same idea. She has that working-mother look as she strides forward, briefcase in one hand, smiling child in the other. Literally and figuratively, she is moving ahead. Her hair, if long, tosses behind her; if it is short, it sweeps back at the sides, suggesting mobility and progress. There is nothing shy or passive about her. She is confident, active, “liberated.” She wears a dark tailored suit, but with a silk bow or colorful frill that says, “I’m really feminine underneath.” She has made it in a man’s world without sacrificing her femininity. And she has done this on her own. By some personal miracle, this image suggests, she has managed to combine what 150 years of industrialization have split wide apart – child and job, frill and suit, female culture and male. (p. 1)
This mythical supermom figure indicates to women that they should work, but they should also be able to keep a clean and happy home. Hochschild’s (1989) findings indicate that being a supermom is near impossible, and that there is a lot of stress involved for the woman who wants to work and have a family.

A few years after Hochschild’s (1989) revealing research, Schor (1992) also suggested that women still have major household responsibility. In *The Overworked American*, Schor (1992) chronicles the history of woman’s work in the household. Schor’s (1992) statistics suggest that despite technological advances, which were supposed to reduce housework, women from 1920 to 1990 have put in approximately fifty hours of domestic labor per week. Advances in household technology, however, mainly served to raise the standards of cleanliness — instead of hand washing clothing only when necessary, a housewife could machine wash clothing daily. Though the housewife no longer had to spend the time physically washing the clothing, she was engaged in extra tasks such as sorting and folding the clothing. At the time, Schor (1992) reported that of women who were employed outside of the household, 24 percent were still responsible for all of the household work, and 42 percent were responsible for the majority of the household work.

In a later study, Hochschild (1997) once again addressed women’s roles in the home and at work. In *The Time Bind: When Work Becomes Home and Home Becomes Work*, Hochschild (1997) conducted 130 interviews of employees at a reportedly “family-friendly” organization, as well as conducted auxiliary interviews with daycare providers, psychologists, and consultants who were affiliated with the organization. In this study, Hochschild (1997) found that women have expanded even further into the workplace,
adopting similar work habits of men (working longer hours, for example). Since working mothers were more and more reflective of working fathers, the issue of housework and childcare was more constrained, and many couples relied heavily on daycare and other childcare services. One tension that Hochschild (1989) identifies is that many women were “escaping” to work. While at work, women often felt appreciated, challenged, and had enjoyable social networks. In addition to this, women (and men) were often feeling pressure from the organization and their colleagues to be more dedicated workers. The escape to work and organizational pressures often contributed to women working longer hours. Despite the fact that a woman may have been working longer hours at work, she was still responsible for the majority of the second shift, and often experienced a third shift: emotional labor. Though both parents shared the third shift, women may find that they feel more guilt because of societal pressures that dictate traditional women’s gender roles. Women’s emotional labor (keeping children up past their bedtime to “make up” time with them instead of simplifying the first or second shift to allow for more family time, for example) was an attempt at making up for her time away from home (Hochschild, 1997).

For women to feel mother-guilt is not an uncommon reaction for a woman who is not always a “supermom.” Ehrensaft (2001) discusses that parental juggling of work and home creates a trend of “parenting by guilt” (p. 312):

In psychological theory, guilt is defined as an anguished state of mind arising out of an internal conflict. It is a state of mind in which we seek to make reparations, trying to fix what has gone wrong and make it up to anyone we have hurt. In the delicate process of raising a child from infancy to adulthood, any good parents will inevitably run into moments of feeling they must make atonement to their children for a hurtful act. (Ehrensaft, 2001, p. 313-14).
Though guilt is not a new aspect to parenting, it is new in how it now manifests in parenting. According to Ehrensaft (2001), since women are becoming involved in work outside of the home, men are expected to earn a paycheck, be caring fathers, and take on more of the housework; they are under pressure to become superdads (Hochschild, 1989). Thus, “we have tackled mother guilt only by generously extending it to fathers” (Ehrensaft, 2001, p. 314). Though fathers may now be feeling pressure, and subsequent guilt, to be superdads, maternal guilt is still the stronger of the parental guilt. Seagram and Daniluk (2002), in a study of eight women with preadolescent children, comment on the strength of the messages received by women pressuring them to be supermoms, “In reflecting on their experiences the women acknowledged that a major source of their overwhelming sense of responsibility was external, in terms of the explicit and implicit messages and expectations communicated by others” (p. 67). Superdad pressure is relatively new – supermom pressure has its roots in tradition. In addition, a participant in Seagram and Daniluk’s (2002) study touches on women’s biological connection (ownership) of their children:

I have a very strong sense of ownership for my children. Yeah, they’re mine. And in some ways I really believe they’re mine more than anybody else’s. They’re even mine more than my husband’s. (p. 68).

The sense of ownership a mother has for her children, coupled with the pressures to work for wages outside of the home, and complicated by the messages women receive pressuring them to adopt traditional gender roles in the home, can create a massive amount of mother guilt.

Some women, however, are finding ways to avoid this mother guilt. Women are gaining more time to spend on their careers through marrying later, if at all, and having
children later, if at all (Cain, 2002). In 1992, Schor reported that her findings indicated a beginning trend of women marrying later, having fewer children, and divorcing earlier. Ten years after Schor's findings, Cain (2002) reports that even more women are choosing to not have children in what she calls “the childless revolution.” In her research, Cain (2002) found that 43 percent of adult women are childless “for a variety of reasons — including greater education for women, effective birth control, and later marriage — there has been a dramatic increase in the number of childless women over the past 30 years” (p. 71). Unfortunately, Cain also establishes that women who choose to not have children are seen as anomalies in a society where family and child rearing are so highly valued.

Demographics illuminate the recent changes that women are making in detaching themselves from household and family responsibilities. Fifty-nine percent of women with infants work for pay outside of the home, a jump from the 31 percent of women in 1976 in the same situation. Nineteen percent of women under the age of 44 have never had a child, and of those who do, women have an average of 1.9 children by the age of 44, whereas in 1976 the figure was 3.1 children. Twenty-two percent of women between the ages of 30 and 34 have never married, three times what it was in 1970 (McFeatters, 2001). Twenty-five percent of women managers between the ages of thirty-five and forty-four are childless, and more than double that figure, 57 percent of woman managers between the ages of twenty-five and thirty-four are childless (Parasuraman & Greenhaus, 1993), exemplifying the trend of women not having children early on in life.

As I have reviewed, many women have felt and are feeling pressure in balancing the home realm, for which they’re traditionally responsible, with the work realm, which
for many is seen as an escape. The pressure that the women feel may be internally or externally induced, but the actual act of juggling home and work is a concrete, physical problem. To balance the home and work realms, people may find themselves negotiating what Nippert-Eng (1996) terms the “home-work continuum.”

*The Home-Work Continuum*

Nippert-Eng (1996) developed the notion of the home-work continuum while studying boundary work between the home and work realms of employees who work at a research laboratory in Northeastern United States. The home-work continuum requires one to think of home and work as being two different realms on the same continuum, and at one extreme of the continuum is segmentation between work and home and at the other extreme is integration between work and home. The actor at the extreme end of integration sees work and home as the same in time and space — they involve the same people and the same activities. On the other extreme of the continuum, the segmented actor sees no room for an overlap of the work and home realms — Nippert-Eng (1996) gives the example of a person who keeps their work clothes in bureau drawers separate from non-work clothes. Importantly, the worker with a family needs to balance the home realm and the work realm in order to fulfill desires and responsibilities in each realm. Constraints in one realm (specific hours you must be at work, for example) can affect the time and space of another realm (if work requires you to stay late, you miss dinnertime at home). Nippert-Eng (1996) describes the home realm and the work realm as malleable, and it is up to the actor to sculpt each realm to it’s desired shape. To sculpt each realm, the actor must engage in boundary work, which consists of boundary placement and boundary transcendence, or transitioning.
Nippert-Eng (1996) outlines the three ways in which boundary work is reflected: (1) the extent to which the home and work realm share the same people (overlap), (2) the extent to which the home and work realm share the same or similar objects or “ambiance,” and (3) the extent to which the actor presents herself as similar or different in the home versus the work realm. These three components reflect the extent to which a person places boundaries in the home and work realms.

Boundary placement is when the actor engages in setting boundaries that demarcate the home and work realm, and places the realms to any degree on the continuum – more or less integrated here, more or less segmented there. Boundary transcendence emerges in how persons transition between realms; transitioning “helps keep [the boundary] in place by allowing us to jump back and forth over it” (Nippert-Eng, 1996, p. 8). An example of a boundary transition is when a person might change from her work clothing to “home clothing,” having just come home from work.

Interestingly, Nippert-Eng (1996) classifies transcendence and transitioning essentially as the same concepts. The terms she uses, however, usually indicate a difference in that transcending generally means rising above, and transitioning generally means going between. When she discusses transitioning, Nippert-Eng (1996) does not indicate that a person is actually transcending a boundary. Rather, that person is simply moving from one realm to the next. Added to this confusion of terms is that Nippert-Eng (1996) clearly states that the home-work continuum consists of only two realms: the home realm and the work realm. The dichotomy of the realms poses a problem for transcendence, because if persons were to transcend (not transition between) the home and work boundaries, Nippert-Eng (1996) does not indicate to where they might go.
I engage Nippert-Eng's (1996) concept of the home-work continuum in my discussion of women's roles in the home because it serves as a model for how women may balance the pressure (and/or desire) to work outside of the home with the pressure (and/or desire) to have a family and engage in traditional gender roles at home. Specifically for women, the home and work balance may be more of a challenge than for men due to tension between their traditional home gender roles and their wage work.

So, what does all this mean for the woman entrepreneur? I've discussed a number of different trends, statistics, and concepts, including women's responsibility in the home, that women are being encouraged to work outside of the home, and that the tension of balancing the home and work realms may cause one to engage in negotiating the continuum. However, the major issue that develops from my discussion thus far is the tension between the free agent / entrepreneur and the woman's role in the home. The metaphor of "free agent" communicates an image of a skilled, flexible, autonomous person who has little responsibility to anyone but herself. Importantly, this image is in contrast to the home responsibilities which many American women still face. Therefore, it can be asserted that the "free agent" metaphor hides some of the more negative aspects of entrepreneurship, balancing the home and work realms one of them. Since the free agent does not need financial security and has schedule flexibility, a woman who becomes an entrepreneur but also carries a major share of the household responsibility might find it challenging to do both. This is an important distinction to make between women entrepreneurs and women who work for others. Though women who work for others are also being encouraged to work outside of the home and also are responsible for a majority of the household work (Hochschild, 1989; 1997), they are not trying to
subscribe to this potentially unattainable metaphorical notion of the free agent. On the other hand, women who work for others may voluntarily choose entrepreneurship due to the limitations of working for someone else (i.e. rigid hours, lack of autonomy), according to Coleman (2002). Though entrepreneurship requires a great deal of dedication and often personal risk, it also offers flexibility in hours, sometimes allows women to bring children to the workplace, and presents the possibility of working from home. If a woman is having trouble negotiating the work-home continuum (Nippert-Eng, 1996) while working as an employee, she may find that balancing the home and work realms is easier as an entrepreneur.

To explore further the notions of entrepreneurship and specifically women entrepreneurs, I next turn to second major portion in the review of the literature: a discussion of the entrepreneur and entrepreneurship.

Entrepreneurship

In this next section, I focus on literature relevant to the entrepreneur and notions of entrepreneurship. First, I offer insight into who is the entrepreneur and offer various definitions of the entrepreneur. Then, I turn to a brief discussion of feminist theory and notions of gendering, applying them to entrepreneurship. Finally, I discuss similarities and differences as well as challenges and responses for entrepreneurs, focusing on how these aspects of entrepreneurship can be viewed as gendered.

Who is the Entrepreneur?

Michael Morris, editor of the Journal of Developmental Entrepreneurship, creates a conundrum when he addresses the question of who is the entrepreneur (Morris, 2002). As Morris (2002) explains, there have been countless studies researching the many
variables surrounding the entrepreneur: social variables, psychological constructs, personality traits and characteristics, motivation, incorporation of personal values, and so on. These studies have focused on the common entrepreneur as well as specific groups of entrepreneurs, including high-tech, mom and pop, minorities, women, and men. The problem, Moore (2002) claims, is that when we study entrepreneurs, “samples are inconsistent, definitions are inconsistent, measures are inconsistent, analysis is inconsistent, and findings are inconsistent. The end result is that we know surprisingly little about those who start and build sustainable ventures” (p. v).

Regardless of this disheartening assessment, Moore (2002) encourages continual study of the entrepreneur. “We must not abandon research efforts that provide a deeper understanding of this individual and richer insights into the questions and issues raised here” (Moore, 2002, p. vii). With this call to research in mind, I attempt to give a general overview of various definitions and general traits of the entrepreneur.

The entrepreneur has been a part of the American culture since the thirteen colonies inhabited the New World, as the New World was founded in the spirit of entrepreneurship (Livesay, 1979; Sobel & Sicilia, 1986; Wilken, 1979). As a result, a continually developing fascination with the entrepreneur has led both scholars and practitioners to offer various definitions of who is an entrepreneur. Schumpeter (1942) gave recognition to the entrepreneur as one who reforms or revolutionizes “the pattern of production by exploiting a commodity or producing an old one in a new way, by opening up a new source of supply of material or a new outlet for products, by reorganizing an industry or so on” (Bygrave, 1997, p. 1). Years later, the definition of an entrepreneur loosened up a bit: “Entrepreneurship is the process of creating something different of
value by devoting the necessary time and effort, by assuming the accompanying financial, psychological, and social risks, and by receiving the resulting rewards of monetary and personal satisfaction” (Hisrich & Brush, 1986, p. 4). A more recent take on the entrepreneur offers even less strict standards: an entrepreneur is “everyone who starts a new business … the person who perceives an opportunity and creates an organization to pursue it” (Bygrave, 1997, p. 2). Babson College, currently the leading American academic institution for entrepreneurial study, does not define entrepreneurship in terms of practice, and rather defines entrepreneurship as, “a way of thinking and acting that is opportunity obsessed, holistic in approach and leadership balanced for the purpose of wealth creation” (Shay, 2002, pagination n.a.).

William Bygrave, entrepreneur and professor of entrepreneurship, offers six categories of entrepreneurship (Bygrave, 1997):

1) Development of a new product or service
2) Development of a similar, but better, product or service
3) Purchase of a franchise
4) Exploitation of an exiting product or service
5) Sponsorship of a startup enterprise
6) Acquisition of a going concern

These six types of entrepreneurial ventures characterize the entrepreneur: she does not have to be one who creates a new invention, but could just be one who creatively markets an existing product, or one who buys out and maintains a business. For the purpose of this study, I am considering the woman entrepreneur to be one who fits into
any of the six above categories: every woman who offers a new or existing product or service, or who recognizes a business opportunity and acts on it.

Despite the many definitions of the entrepreneur, there is limited information regarding the entrepreneur's experience in and of itself. Many studies examine entrepreneurship through a business lens, and most are quantitative in nature. Statistics have the benefit of offering current general facts, and many studies suggest thematic characteristics of the entrepreneur. For instance, it is known that there are currently approximately 25 million small businesses in the country and that these businesses employ more than half of the country's workforce (National Association for the Self-Employed [NASE], 2002). Small businesses also provide approximately 75 percent of new jobs added to the economy (NASE, 2002). From 1992 to 1996, small businesses created all of the new jobs in the economy (NASE, 2002).

Characteristics of the entrepreneur suggest that entrepreneurs are risk bearers (Knight, 1921), are opportunistic (Kirzner, 1985), and are innovators (Baumol, 1993). Hisrich and Brush (1986) explain that entrepreneurs “tend to be energetic, goal-oriented, and independent” (p. 15). Morris (2002) attributes to entrepreneurs “vision, passion, tenacity, and hard work” (p. vii). Typically, the entrepreneur is more educated than the average worker (NASE survey, 2002). Bygrave (1997) explains that while there is no exact set of personality characteristics of the entrepreneur, the entrepreneur typically has a need for a high locus of control – independence and autonomy drives many entrepreneurs. Nevertheless, Bygrave (1997) ascertains that there are often similar environmental factors that influence entrepreneurship. First, entrepreneurs characteristically have role models who inspire and mentor them through the process of
becoming an entrepreneur. Also, persons with no or little family responsibility will find it much easier to become an entrepreneur than a person with heavier family responsibility (Bygrave, 1997). Finally, Bygrave (1997) points out that entrepreneurs tend to have an equitable balance "between the experience that comes with age and the optimism and energy of youth" (emphasis his, p. 8). To summarize, common traits that are associated with entrepreneurs are that they are risk-takers, have a vision, are energetic, have little or no family responsibility, enjoy autonomy and independence, are opportunistic, are innovative, and are goal-oriented. This common list of traits, however, do not account for gender in entrepreneurship.

The Importance of Studying Gendered Entrepreneurship

Feminist theoretical perspectives make a case for the importance of studying gendered concepts. According to Buzzanell (1994), "Gender ideologies constitute belief systems of separate spheres and social meanings of masculinity and femininity that are negotiated in families, workplaces, and organizational and social contexts" (p. 342). A concept that is gendered, then, refers to a specific way of knowing, or experiencing, based on masculine or feminine attributes. Traditional concepts, in the case of entrepreneurship, are almost always grounded in man-as-entrepreneur research, and many references to entrepreneurs assume gender-neutrality or passive masculinity (Bird & Brush, 2002; Bygrave, 1997). As Buzzanell (1994) explains, however, it is important to draw out the feminist implications of organizational concepts in order to investigate new, "missing," concepts, to explore new relationships between paradigms, and contribute to more ethical and socially conscious research and practice.
Bird and Brush (2002; also Hisrich & Brush, 1986) write of entrepreneurship as a gendered domain, explaining that the majority of entrepreneurial literature assumes gender-neutrality, but in fact, alludes mainly to male entrepreneurs. "While accepted as generic, the historical descriptions of the entrepreneur's activities and resulting ideal forms of new organizations are decidedly masculine. Entrepreneurship has been a "man's" domain" (p. 41). Further, Bird and Brush (2002) argue that since it has more recently "become de riguer [sic] to avoid sex- and gender-specific references when attempting to generalize" (p. 42) biases or gender references in entrepreneurial studies are no longer apparent.

The fact that men entrepreneurs are more often identified and researched than women entrepreneurs can be attributed to the fact that women entrepreneurs, until recently, represented such a small segment of the workforce. In fact, "in the U.S. until 1970, less than 4.6% of all small companies were women-owned" (The State of Small Business, 1987, in Bird & Brush, 2002). Additionally, one reason that women entrepreneurs have been ignored is that studies show that many tend to pursue their interests only as a secondary source of income (Schiller & Crewson, 1997) to that of their husband's. This resulted in women's businesses being mainly small service businesses (Schiller & Crewson, 1997), and overlooked as important boosters to the economy. Typically, those entrepreneurs that grow their businesses "overnight" and boast high sales gain the most recognition, and until recently, have usually been male.

Bird and Brush's (2002) recent concerns, however, that there are not enough women-as-entrepreneur studies are also legitimate because of the dramatic increase in women-owned businesses. Because of the tradition of researching specifically male
entrepreneurs, the characteristics and practices generally attributed to all entrepreneurs may not necessarily be those of women entrepreneurs; women entrepreneurs may have characteristics and processes that deviate from traditional interpretations of the American entrepreneur. For example, studies show that women follow alternate processes to venture creation than that of men, and operate using different organizational structures—less hierarchical and more horizontal (Bird & Brush, 2002; Ianello, 1992). In applying the three theoretical perspectives of Jungian psychology, moral development, and feminist theory, Bird and Brush (2002) posit that “the gendered perspective of the founder(s) influences” the organization structure, processes, and results of organizing (p. 43).

Bird and Brush’s (2002) concerns are reflected in Bygrave’s (1997) assertion that there are no clear, identifying characteristics of the entrepreneur, and that “By and large, we no longer use psychological terms when talking about entrepreneurs” (p. 5). In jumping from studying only male characteristics and processes, to generalizing about women entrepreneurs, any characteristics that may be specific to the woman entrepreneur (thus, gendered) are not given equal weight and are completely overlooked (Bird & Brush, 2002). Past research has suggested that differences between women and men in business do exist. To deny these differences, and refer to entrepreneurs as gender neutral, silences the experiences of women entrepreneurs.

To explore ways in which entrepreneurial concepts can be viewed as gendered, I next turn to discussing cognitive and processing similarities and differences between women and men entrepreneurs, and then discuss the challenges and responses that women and men entrepreneurs may experience with entrepreneurship.
Cognition and Processing: Similarities and Differences

Women and men share many of the same traits in entrepreneurship, yet they also differ in many ways; it is useful to consider how men and women may be similar and different in cognition and process since entrepreneurial studies tend to focus on men’s cognition and processes (Bird & Brush, 2002). Women tend to process information and make business-related decisions differently. Women and men both gauge success in terms of money, but men view success as goal-oriented whereas women view success as being process-oriented (Romano, 1994). According to Romano (1994), women and men both consider internal factors more than external factors when making business-related decisions.

Studies of leadership and management styles indicate related gender differences between women and men. Buttner (2001) discusses that women entrepreneurs tend to use a more relational approach to managing, creating “team” atmospheres and attempting to empower their employees. Though both men and women “process information cognitively,” women are more intuitive in their thinking and men are more logical in their thinking (Romano, 1994, p. 7). Adjectives that men have associated with themselves are assertive, dominating, competitive, critical, and adventurous. Women, however, have traditionally connected with adjectives such as sympathetic, artistic, considerate, helpful, and generous (Lips & Colwill, 1978).

Despite these differences in personality traits, some research claims that women in management often assert similar, if not more masculine, leadership and management traits (Fagenson & Jackson, 1993; Thompson, 2000). Indeed, Hisrich and Brush (1986) claim, “most women entrepreneurs possess the same general characteristics as the typical
male entrepreneur. They are highly energetic, independent, self-confident, competitive, and very goal-oriented" (p. 26; also Hisrich & O'Brien, 1981). Brush (1992) draws attention to the fact that women and men entrepreneurs often score similarly on psychological trait studies. "In fact, the typical woman entrepreneur resembles her male counterpart in most personality areas" (Hisrich & Brush, 1986, p. 26). However, as Moore (1999) points out, women entrepreneurs are often thought of as sharing the same values, characteristics, and drives as men entrepreneurs since, until recently, the majority of entrepreneurial research was male-centered. Research indicates that women and men entrepreneurs do differ in various characteristics. For example, women's motivations are often internal whereas men's are often external (Gatewood, Shaver, & Gartner, 1995), and women tend to value fairness more than men do (Fagenson, 1993). It seems, then, that though women and men entrepreneurs may ultimately exhibit similar personality characteristics, they differ through exhibiting gendered values in their management styles and organizations (Hisrich & Brush, 1986).

Through their research with thirty women managers, communication scholars Sloan and Krone (2000) posit that differences in management style are not specific to a particular sex. Rather, management style reflects a gendered emergence of values on the part of the manager. The women they interviewed "perceived management to be a gendered construct, reflecting the patriarchal system of values" (p. 115). Sloan and Krone (2000; see also Adler, 1999) found that words associated with a feminine management style reflected democratic values (open, team, participative), relationship building terms (supportive, cooperative, trusting, respectful, and "like family"), and terms that suggested caring and nurturing (mentoring, coaching, encouraging of independence
and growth). On the other hand, terms associated with a masculine management style suggested a more autocratic style (dictatorial, controlling, authoritarian). Sloan and Krone (2000) also report that terms associated with men were often threatening (intimidating, explosive, power mongers).

Bird and Brush (2002) posit that entrepreneurs exemplify gendered behaviors and traits, which are incorporated in the creation and management of their business; "there is a feminine side to new venture creation" (p. 57). As a result, the feminine organization "is based on affiliation, self-determination, social good, and equality" (p. 46). Further, masculine values, typically attributed to men, are predicated on traditional notions of entrepreneurs (linear-thinking, rational, aggressive, centralized), where feminine values, typically attributed to women, involve more personal ideals (circular or spiral-thinking, emotional, harmonizing, and shared).

When entrepreneurial women manage with a feminine style, the organization itself will most likely be structured differently than the organization of one who manages with a masculine style. "The feminine/personal organization would manifest in a structure that balances the need for boundaries and separation with the advantages of exclusiveness and trust" (Bird & Brush, 2002, p. 52). As a result, women's organizational structures tend to be less hierarchical, flatter, and more participative (Bird & Brush, 2002; Chaganti, 1986; Ianello, 1992).

It is important to look at the essentialization of the feminine management style with a critical eye. Essentializing "suggests that people who are of the same gender, have the same skin color, or come from the same ethnic, religious, regional or educational background tend to think, act and communicate alike" (Edley, 2000, p. 279). Thus, when

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assuming that a woman would manage with a feminine style and a man would manage with a masculine style, one is engaging in essentializing that style. Though I discuss the characteristics associated with the feminine management style, I do recognize that essentializing that style is problematic. Again, as expressed by Buzzanell (1994), it is important to study the feminine of many concepts in order to differentiate from the masculine, which has for so long been seen as the overarching human norm. For women in management and leadership, studying traits based on gender is useful in order to compare and contrast women’s styles with the traditional, conventional notions of management and leadership.

However, it is equally important to realize that labels can be constricting, and that the label of “feminine management style” can be limiting for both women and men, and can aid in perpetuating both male and female gender stereotypes (Claes, 1999; Edley, 2000; Powell, Butterfield, & Parent, 2002). Women who exemplify supposedly masculine management traits may be seen as aggressive, and men who exemplify supposedly feminine traits may be seen in two lights: on one hand, they may be perceived as “weak,” and on the other hand, they may be seen in a positive light as being of the “strong and sensitive” type. Further, the assignment of a management style label can lead to discrimination in hiring, firing, and promotion practices. With this in mind, I assert that it is still useful to explore the “feminine management style” for new concepts and experiences (Buzzanell, 1994), especially since the “masculine” management style is still seen as more effective and desirable (Echiejile, 1995).
Challenges in Entrepreneurship

There are challenges inherent in entrepreneurship that account for why every person isn’t quitting her or his job to start a business. The challenges that I will discuss are often obstacles for any entrepreneur, but what is important to discuss is how some of these challenges emerge as gendered challenges, meaning that they are specifically different for women than they are for men. Specifically, I discuss the issues of family responsibilities, finding funding, and discrimination.

Family Responsibilities.

When venturing into entrepreneurship, familial risk is a consideration. A person with less familial responsibility will more likely find more flexibility to become an entrepreneur (Bygrave, 1997). Women and men who are married or partnered and have children have more to consider than themselves when considering entrepreneurship. Women, specifically, typically have not ventured into high risk and high profile entrepreneurship due to the risks in conjunction with their home realm responsibilities (Schiller & Crewson, 1997). However, between 1975 and 1990, married women were more likely to experience lower entrepreneurial risk than unmarried women, presumably due to the security offered by the husband’s income (Devine, 1994; Schiller & Crewson, 1997).

More recently, women’s traditional gender roles in the home are changing. However, as I discussed in the section on women’s home roles, women still are responsible for the majority of the physical and psychological housework and childcare (Hochschild 1989; 1997). As a result, women entrepreneurs may experience a tension between balancing their home responsibilities as housewife and mother with their
entrepreneurial responsibility of managing a business. A large aspect of owning and managing a business is finding start-up or continuous financing, which I discuss next.

Finding Financing.

One of the most often cited challenges in creating a new venture is that of funding the business (Hisrich & Brush, 1986). “Entrepreneurs at small, growing firms ... do not have easy access to a variety of inexpensive funding sources” (Schulman, 1997, p. 212).

Entrepreneurial financing is traditionally sought through banks, though there are many obstacles to gaining bank financing; educational level, the amount of business experience, quality and validity of the business plan, amount of money sought, and the entrepreneur/business track record are all areas that a bank loan officer typically considers when lending to entrepreneurs (Cromie, 1999; Hisrich & Brush, 1986).

Finding bank funding represents a gendered challenge for women entrepreneurs (Hisrich & Brush, 1986), though there is controversy over whether women face discrimination when seeking bank loans. It is reported that about one-third of women entrepreneurs perceive financial discrimination in seeking loans (Center for Women’s Business Research, 1993). However, many studies explain that women have trouble acquiring financing not because of direct discrimination, but because of the fact that they typically have no financial track record, and have little experience in business and financing (Hisrich & Brush, 1986).

Hisrich and Brush (1986) report that although women do cite discrimination as a reason for not being granted bank funding, “it is difficult to say if this is the case” (p. 123-4). More recently, research by Fabowale, Orser, and Riding (1995) found similar reasons for denying women bank credit. Fabowale, Orser, and Riding (1995) found that
once entrepreneurial track records, business size, and managerial experience were accounted for, there were "no differences in the rate of loan rejections and terms of credit" (Moore, 1999, p. 380; Fabowale, Orser, & Riding, 1995).

However, Kalleberg and Leicht (1991) reported that women’s business have an equal success rate to that of men. The Center for Women’s Business Research (2001c), in a study of women in northern and eastern areas of America, concluded that women rank better than the national average on loan repayment and creditworthiness. If women’s businesses perform equally in terms of success, and better in terms of repaying loans, then why do women still cite discrimination as a factor in obtaining bank loans? Carter and Rosa (1998) report that of women entrepreneurs who were denied bank loans, few attributed the denial to a gender issue. Rather, the denial was explained as a problem with the performance of the business or the inexperience of the entrepreneur (Cromie, 1999). Additionally, bank funding was denied to men and women for different reasons – men were denied bank funding based on business type, their level of education, and for not being members of the Rotary Club. Women were refused bank funding based on their business track record, their lack of business experience, and their domestic circumstances (Cromie, 1999). These researchers are claiming that there is little discrimination, and so it is interesting that women reported that they are refused funding due to *domestic circumstances*, which is not a reason cited as to why men are refused funding.

It seems, then, that though discrimination is not always cited as a gendered challenge, studies show that women do, in fact, cite sex discrimination when obtaining bank financing. Regardless of if discrimination actually occurs, it is widely perceived as
a factor in obtaining bank financing (Moore, 1999), and affects potential women entrepreneurs as a gendered obstacle to becoming an entrepreneur.

**Discrimination.**

Another challenge that is typically associated with the woman entrepreneur is that she may face sex discrimination apart from any financial discrimination with which she may have to contend. The majority of the literature regarding discrimination addresses financial discrimination, but there are a few mentions of general sex discrimination for the woman entrepreneurs. In a mail and telephone survey of women entrepreneurs conducted by the Center for Women's Business Research (1994, 2001a), women reported that being taken seriously is a major challenge. According to Hisrich and Brush (1986), “sex stereotyping and continuing discrimination against women in the work force affect women business owners” (p. 17). Laver (1995) confirms the existence of an “old boys network” that creates discriminatory obstacles for women in business, though reports that this network is not an obstacle for women who are assertive and positive about their positions in the business world. As it is difficult to obtain proof of discrimination, this subject remains debated.

Though there are many challenges that the entrepreneur faces, I highlighted the general entrepreneurial challenges of family responsibility and finding funding as major considerations. Moreover, these two challenges, along with the challenge of discrimination, represent gendered challenges for the woman entrepreneur. I next turn to a discussion of the major entrepreneurial responses to challenges, and also how they can be perceived as gendered.
Responses to Entrepreneurial Challenges

Though women and men may find that they are faced with entrepreneurial challenges, they also have shown various ways to respond to such challenges. Namely, using social support and mentorship, finding non-bank financing, adopting a positive attitude, and utilizing technology are entrepreneurial responses to challenges.

Enlisting Support and/or Mentorship.

Entrepreneurs report a major reliance on social support and mentorship (Bygrave, 1997; Hisrich & Brush, 1986; Moore, 1999). This is not surprising, given the emphasis on social support as a way to deal with stress for the organizational employee (Cheney, Christensen, Zorn, & Ganesh, 2002). Cheney, Christensen, Zorn, and Ganesh (2002) explain that there are four types of social support, based on House's (1981) research: emotional support, informational support, instrumental support, and appraisal support:

- **Emotional support** involves the provision of messages of care and regard for the other person.
- **Informational support** involves offering facts, opinions, and advice on matters of concern.
- **Instrumental or material support** involves the provision of tangible resources such as money or lodging.
- **Appraisal support** involves evaluative messages that encourage an individual to continue performing well.

(Cheney, Christensen, Zorn, & Ganesh, 2002, p. 300-301)

Interestingly, the entrepreneur finds “personal and emotional support, which mostly comes from spouses or significant others, far more important than financial, operational, or other types of assistance in running their businesses” (Moore, 1999, p. 381). Women also have a tendency to rely on spouses for informational support, especially if their spouses are also entrepreneurs, along with receiving emotional support from them (Moore, 1999).

In addition to spousal support, women rely on “personal network strategies,” for entrepreneurial support (Moore, 1999, p. 381). Hisrich and Brush (1986) advocate for
women to become involved with a professional support system, explaining that a support system can offer both emotional and information support. A recent article in the Seattle Times (Sitt, 2003) exemplifies the desire for women to be part of a business network that offers emotional support. Members of the Seattle chapter of eWomenNetwork meet monthly to network with each other in an environment that values making personal connections. The managing director for Seattle’s eWomenNetwork, Bettina Carey, was quoted in the article as explaining that, “Sandra Yancey [Chief Executive of eWomenNetwork] said it best: Women build rapport and men build reports” (Sitt, 2002). In both practice and theory, then, this network group is offering both informational, business-related support, while also offering a place for women to gain emotional support for both business and home (one woman, in fact, recalled a situation at an eWomenNetwork meeting where she and other women talked about pregnancy, fundraisers, and networking all in the same conversation). Women’s business needs, as assessed by the Center for Women’s Business Research (2001a), also allude to women’s desire for emotional and informational support: women need “access to capital, access to education/training, access to networks and markets, and to be taken seriously.”

That women desire and thrive from more personal support connections may be attributed to their tendency to embrace a feminine management style, as I discussed earlier. Men, on the other hand, because they tend to value and embrace direct, linear, black and white thinking, utilize more straightforward, informational support sources. This fits with the notion that in general, women tend to rely more on mentors than men, since mentorship often requires the fostering of a personal relationship.
Both women and men entrepreneurs rely on mentors as sources of inspiration and support (Bygrave, 1997; Hisrich & Brush, 1986). Women, however, tend to rely more on mentorship than do men (Hisrich & Brush, 1986; Schiller & Crewson, 1997). Particularly for young women entrepreneurs, Schiller and Crewson (1997) assess that “a higher threshold of self-assurance is needed before young women take the entrepreneurial plunge. The evidence also suggests that a family role model is particularly important for young women” (p. 528). While men have a dizzying array of national, popular role models, women have fewer “big name” role models. Schiller and Crewson (1997) allude to the idea that more recognizable successful women entrepreneurs would help to foster women in entrepreneurship. Perhaps the lack of popular role models is what encourages women to rely more on family members as role models.

While support networks and role models offer women and men entrepreneurs various types of support, entrepreneurs still need to secure reliable funding for their ventures. As I documented above, bank financing is a major challenge for entrepreneurs. As a result, entrepreneurs have found other ways to secure funding.

Non-Bank Financing.

An entrepreneur’s funding options do not start and end with bank loans, as entrepreneurs can rely on personal financing, family and friend contributions, use of credit card, venture capitalists, and external assistance programs (Gatewood, 1997; Hisrich & Brush, 1986; Shulman, 1997), along with various other forms of financing. Due to either actual discrimination or perceptions of discrimination, women rely less on bank financing than do men, and so search for other funding sources more often (CWBR, 1993, 1998). According to Cliff (1998), “the personal/feminine venture is likely to be
self- or family-funded” (Bird & Brush, 2002, p. 50). The Center for Women’s Business Research (1993; 1998) reports that despite advances for women in securing bank funding, women still rely on the use of personal credit cards to finance their business. Additionally, Hisrich & Brush (1986) report that women have relied on personally funding their ventures with money from personal assets and savings. There is little on the subject of financing the business other than statistics, so it is difficult to assess how women entrepreneurs view bank financing versus other forms of financing. However, Moore (1999) suggests that regardless of practice, women perceive discrimination from banks.

Gatewood (1997) discusses external assistance programs for women entrepreneurs. External assistance programs are government or non-profit organizations that specialize in offering funding through grants and loans to small businesses. A popular example of an external assistance program is the Small Business Administration (SBA), which offers both financial and informational support to small businesses. Though it is a perception that women have many external assistance options, including the SBA, “few special support programs are aimed solely at women” (Gatewood, 1997, p. 264).

The studies that have been conducted on women’s entrepreneurial use of financing show little other than that women have been known to rely on credit cards and personal funding more than bank loans (CWBR, 1993). Carter and Rosa (1998) report that “the most commonly used sources of new business finance, irrespective of sector or gender, are personal savings, family savings, bank overdrafts and loans, and government grants. These sources are widely used by both sexes with women relying less on bank
overdrafts and more on family savings and [external assistance programs]” (emphasis mine; Cromie, 1999). It would seem, then, that since men typically are more successful at procuring bank-sponsored financing, they rely less on credit cards and personal funding.

**Attitude.**

A report by the Center for Women’s Business Research (1998) claims that women score high on feeling optimistic about their businesses. Similarly, Hisrich and Brush (1986) suggest that in “overcoming negative feedback and discrimination,” a woman should “ignore sexually biased comments or criticism,” “concentrate on doing a professional job,” and “have confidence that [she] belong[s]” (p. 142-3). Hisrich and Brush (1986) offer this advice from a woman entrepreneur, “Don’t waste time worrying about sex discrimination and being overly sensitive to attitudes that women are somehow different; just remain goal-oriented and dedicated, and work for the success of your venture” (p. 143). While discrimination may not be a factor for all women entrepreneurs, it does affect some women, as The Women’s Business Research (2002e) reported that one-fourth of women face financial discrimination and reported that 38 percent of women entrepreneurs find that “the most significant challenge they face is being taken seriously” (CWBR, 1994, 2001a). To combat a challenge of discrimination, then, women engage in and are encouraged to engage in adopting a positive, optimistic, attitude. This response is indicative of reframing techniques (Buzzanell & Burrell, 1997), in that women give a gendered response to discriminatory attitudes by adopting a positive attitude.
Both women and men entrepreneurs are quickly turning to communication technology to grow and facilitate their businesses. As a response to the challenge of balancing the home and work realms, more women and men are specifically using the internet to create home-based businesses and "both women and men home-based business owners consider technology to be an important issue for their businesses" (CWBR, 1997). Similarly, externally based business owners are finding more opportunities available for them through advances in communication technology (CWBR, 2001b). Studies report that women entrepreneurs are taking advantage of this both equal to and more than their male counterparts. In 1998, 51 percent of women business owners used the Internet often for communication, while only 40 percent of men used the Internet for communication (WIN News, 1998). Additionally, 22 percent of women and 14 percent of men used the Internet to conduct business-related research (WIN News, 1998). In 2001, 61 percent of women and men business owners were using the Internet for business-related purposes (CWBR, 2001b). However, a 2001 nationwide telephone and Internet survey conducted by the Center for Women's Business Research (2001b) revealed that compared to men, women were more likely see advantages of the Internet that men were not as likely to embrace. While both men and women felt that the Internet facilitated information gathering, quickened communication (through email) and response time to clients, and generally saved time, more women (40 percent) felt that the Internet offered a "wide range of business opportunities" compared to men (27 percent). Additionally, 39 percent of women and 27 percent of men indicated that the Internet offered more time flexibility (Center for Women's Business Research, 2001b). This
research indicates that women are more likely to use the Internet, or communication technology, as a response to challenges posed by the business. In turn, for some women, use of communication technology may be a gendered response.

In summary, I have explained that women's roles at work and in the home are changing, but that women are still generally responsible for a majority of the housework and childcare. Next, I engaged in a discussion of general definitions and traits of the entrepreneur, indicating that, though one can never truly define exactly who will be an entrepreneur, it is important to consider the gendered nature of entrepreneurship since women can offer different, new, experiences surrounding entrepreneurship. Finally, I discussed the various similarities and differences, as well as challenges and responses, for the entrepreneur, attempting to draw out the gendered aspects of each.

Research Questions

From the literature review, it is clear that there are many differing opinions and research results regarding the experiences of the woman entrepreneur. It is important to add to the lack of women-specific entrepreneurial research, and in so doing, be able to offer some insight into the challenges and responses of these women entrepreneurs. My goal is to identify generalized themes and then explore how they function for these specific entrepreneurs. As a result, my research questions are as follows:

RQ1: How do women entrepreneurs identify and experience work and home-based challenges?

RQ2: How do women entrepreneurs respond to work and home-based challenges?
Methods

First, I would like to address my position in regards to this research. When I first began this project, I expected to not have any sort of emotional investment in these women and their businesses, which would allow me to remain a detached observer. After having interviewed twenty-six amazing and inspiring Montana women, I realize that from the first woman I interviewed to the last woman I interviewed, I was invested in each and every one of them as women and as entrepreneurs. I was inspired and awed with the strength and stamina that each woman exemplified. The inspiration that I received from each woman (and even her employees!) encouraged me throughout the course of gathering data. My emotional investment allowed me to ask more poignant interview questions, and also helped me to develop a relationship with the woman I was interviewing, even if our time together was quick, which presented me with more rich data.

Though I became invested in each woman, I feel as though I was still able to work in a detached way with the data results. First, since I am not an entrepreneur myself, the women’s stories and experiences did not necessarily speak to me on a personal level. I did sometimes feel a personal connection with situations regarding the women’s experiences as women, but again, most often these experiences revolved around having children, having a spouse, and having a business – all which I do not have. These differences allowed me to remain in an observatory role; I was detached enough that my personal feelings were not an issue when analyzing the data. I also found it helpful to immediately assign aliases to the women entrepreneurs, thus even detaching their actual name from the transcribed interviews.
Overview

To adequately examine the experiences of women entrepreneurs in Montana, I conducted twenty-five qualitative interviews of women who are currently entrepreneurs, and used one interview (Yasmine) that I had conducted in the spring of 2002 for my research on youth entrepreneurs, for a total of twenty-six interviews. In addition to the interviews, I requested that each participant complete a short semi-structured questionnaire (see appendix A) that addressed general information on their ages, level of education, number of employees, and the like. The questionnaire also asked the women to choose to identify with certain traits associated with women entrepreneurs, a construct utilized by Hisrich & Brush (1986), though I did not end up using this particular information in my eventual analysis.

Participants

I interviewed twenty-six women entrepreneurs who are currently running their own businesses in Western Montana. I conducted the interviews only in Western Montana due to logistical issues; without personally owning a car, it was difficult to arrange my travel to include mid- or Eastern Montana. To recruit participants, I first contacted local chapters of the Women’s Entrepreneurial Network (WNET), sponsored by the Small Business Administration (SBA), as well as city and town chambers of commerce. I attended two meetings of WNET, one in Missoula, and one in Kalispell, to recruit participants as well as to observe the networking interactions of the women in these groups. After receiving initial contacts from the groups and chambers, and interviewing those women, I asked the women if they could recommend other women who would be interested in interviewing with me. A few women interviewees were
specifically recommended to me, and one was a student in my classroom. When scheduling the interviews, I looked for women entrepreneurs who fit three criteria. First, that they were between the ages of eighteen and sixty-five, as these ages indicate official adult working ages as represented in census data. Second, that they relied on their businesses as their sole source of income. This was important since the metaphor of the free agent indicates that entrepreneurs tend to shoulder more personal and financial risk. Finally, I sought businesses which were only women-owned, since I only wanted to look at the experiences of women in business, with little male influence. I didn’t require that the participants fit any criteria other than those just listed, though I did attempt to gain a variety of ages, business types, and geographic locations within Western Montana.

Though I initially interviewed twenty-six women, I eventually left out three women for various reasons: one woman’s business was not her major source of income; another was more of a “social entrepreneur,” meaning she did not own her economic development business (it is owned by a board of directors, technically); and finally, one woman, though she does most of the work and has most of the responsibility, officially owns her family business with her brother. Twenty-two of the twenty-three women who I included in the analysis, then, either own their businesses solely, or with another female partner (most often a family member). In all partnered cases, I interviewed both partners together, whenever possible. One woman, Carrie, is partnered in her business with her husband, but she has a larger share in the business, is the president, and claims a much larger amount of emotional ownership. Since she indicated that she shoulders a large amount of risk, responsibility, and emotional ownership, I include her in the study as a sole owner.
A summary of the women (all who have been given aliases) I interviewed is as follows; also, see Table One for a break down of participant information. Of the twenty-three women entrepreneurs who I used for the analysis, eighteen businesses were represented.

TABLE 1: Participant Summary ($N = 23$)

<table>
<thead>
<tr>
<th>Alias</th>
<th>Age</th>
<th>Business Type</th>
<th>Ownership</th>
<th>Marital</th>
<th>Children</th>
<th>Income</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yasmine</td>
<td>18</td>
<td>Health Care</td>
<td>Partner w/ 3 women</td>
<td>Single</td>
<td>0</td>
<td>n/a</td>
<td>0</td>
</tr>
<tr>
<td>Amanda</td>
<td>26</td>
<td>Salon and Spa</td>
<td>Co-owns w/ sister</td>
<td>Engaged</td>
<td>0</td>
<td>30,000</td>
<td>20</td>
</tr>
<tr>
<td>Sara</td>
<td>29</td>
<td>Salon and Spa</td>
<td>Co-owns w/ sister</td>
<td>Married</td>
<td>0</td>
<td>30,000</td>
<td>20</td>
</tr>
<tr>
<td>Emily</td>
<td>35</td>
<td>Café/Antiques</td>
<td>Co-owns w/ mother</td>
<td>Single</td>
<td>0</td>
<td>15,000</td>
<td>1</td>
</tr>
<tr>
<td>Betsy</td>
<td>35</td>
<td>Computer Consulting</td>
<td>Sole</td>
<td>Single</td>
<td>0</td>
<td>50,000</td>
<td>1</td>
</tr>
<tr>
<td>Danielle</td>
<td>36</td>
<td>Retail Shoes</td>
<td>Co-owns w/ sister</td>
<td>Married</td>
<td>1</td>
<td>n/a</td>
<td>1</td>
</tr>
<tr>
<td>Melanie</td>
<td>38</td>
<td>Organizing Consulting</td>
<td>Sole</td>
<td>Married</td>
<td>0</td>
<td>10,000</td>
<td>1</td>
</tr>
<tr>
<td>Terry</td>
<td>38</td>
<td>Coffee Shop</td>
<td>Sole</td>
<td>Partnered</td>
<td>0</td>
<td>33,000</td>
<td>14</td>
</tr>
<tr>
<td>Christina</td>
<td>39</td>
<td>Construction</td>
<td>Sole</td>
<td>Married</td>
<td>3</td>
<td>70,000</td>
<td>23</td>
</tr>
<tr>
<td>Jessi</td>
<td>42</td>
<td>Retail Gift Shop</td>
<td>Sole</td>
<td>Engaged</td>
<td>2</td>
<td>24,000</td>
<td>3</td>
</tr>
<tr>
<td>Kenna</td>
<td>43</td>
<td>Manufacturing</td>
<td>Sole</td>
<td>Single</td>
<td>0</td>
<td>71,000</td>
<td>10</td>
</tr>
<tr>
<td>Cinda</td>
<td>44</td>
<td>Manufacturing</td>
<td>Co-owns w/sister</td>
<td>Married</td>
<td>3</td>
<td>18,000</td>
<td>2</td>
</tr>
<tr>
<td>Sunny</td>
<td>48</td>
<td>Hair Salon</td>
<td>Sole</td>
<td>Widowed</td>
<td>1</td>
<td>35,000</td>
<td>4</td>
</tr>
<tr>
<td>Carrie</td>
<td>48</td>
<td>Copy Shop Franchise</td>
<td>Sole</td>
<td>Married</td>
<td>1</td>
<td>150,000</td>
<td>28</td>
</tr>
<tr>
<td>Erica</td>
<td>49</td>
<td>Bike Maintenance</td>
<td>Sole</td>
<td>Married</td>
<td>0</td>
<td>11,000</td>
<td>0</td>
</tr>
<tr>
<td>Renata</td>
<td>49</td>
<td>Manufacturing</td>
<td>Co-owns w/ sister</td>
<td>Divorced</td>
<td>2</td>
<td>18,000</td>
<td>3</td>
</tr>
<tr>
<td>Shawna</td>
<td>51</td>
<td>Retail Shoes</td>
<td>Co-owns w/sister</td>
<td>Married</td>
<td>0</td>
<td>n/a</td>
<td>1</td>
</tr>
<tr>
<td>Tara</td>
<td>54</td>
<td>Mediation/Facilitation</td>
<td>Sole</td>
<td>Married</td>
<td>2</td>
<td>n/a</td>
<td>0</td>
</tr>
<tr>
<td>Julie</td>
<td>54</td>
<td>Life Coaching</td>
<td>Sole</td>
<td>Married</td>
<td>3</td>
<td>45,000</td>
<td>3</td>
</tr>
<tr>
<td>Inga</td>
<td>55</td>
<td>Retail Kitchen Items</td>
<td>Sole</td>
<td>Married</td>
<td>2</td>
<td>30,000</td>
<td>5</td>
</tr>
<tr>
<td>Elinore</td>
<td>56</td>
<td>Adventure Travel</td>
<td>Sole</td>
<td>Divorced</td>
<td>0</td>
<td>100,000</td>
<td>1</td>
</tr>
<tr>
<td>Morgan</td>
<td>57</td>
<td>Auto. Sales/Mainten.</td>
<td>Sole</td>
<td>Divorced</td>
<td>5</td>
<td>120,000</td>
<td>120</td>
</tr>
<tr>
<td>Marilyn</td>
<td>58</td>
<td>Café/Antiques</td>
<td>Co-owns w/daughter</td>
<td>Married</td>
<td>3</td>
<td>n/a</td>
<td>1</td>
</tr>
</tbody>
</table>

The entrepreneurs represented a wide range of ages: one was under the age of twenty, two were between twenty and thirty, six were in their thirties, seven were in their forties,
and seven were in their sixties. Regarding marital status for all twenty-six women, four women were single, two were engaged (of these, one was divorced and this will be her second marriage), one was partnered, twelve were married, three were divorced (of these, one was widowed, remarried, and subsequently divorced), and one was widowed, still single. Two women entrepreneurs explicitly identified as lesbians (one is partnered, and the other is married). Neither woman has children, and both their partners are live-in. Ten women have children, and of these women, two are single mothers. The women earned varying personal incomes, with an average of approximately $48,000 (five women declined to report their income).

The number of persons employed by the women also varied, with fifteen businesses incorporating employees and three businesses having no employees. Five of the businesses were partnerships, including three sister-partnerships, one mother-daughter, and Yasmine, the youngest, was in a partnership with three other young women, all friends. I regret that the women entrepreneurs in this study do not represent any significant minority status, especially since Montana is number one on the top ten list for states “with the fastest growth in the number of minority women-owned firms from 1997 to 2002” (CWBR, 2002b). Though I sought minorities, I only located two towards the end of my data collection and logistically, at that point, I needed to conclude my data collection.

Methodology

Each interview I conducted was approximately between forty minutes and eighty minutes long, and all were face-to-face audio taped interviews. The interviews generally took place either in the woman’s place of business, or in local coffee shops. I say
"generally" because I interviewed Yasmine in a university classroom, and I interviewed Melanie while we each sat on the carpeted hallway floor outside of a WNET meeting room (Julie I at least interviewed in the meeting room, at a table). Through the interview schedule (see appendix B), I attempted to gain insight into a variety of aspects related to the experience of starting and running a business in Montana (including support, mentorship, technology, and such). At the same time, I questioned the women entrepreneurs on their family situations, exploring how they balanced home and work. A sample of the questions I asked is as follows:

- Do you know any entrepreneurs, or did you engage in research before starting your business?
- How did your family and friends react when you wanted to start a business? How did you respond to their reaction?
- What types of communication technology do you use in your current business?
- Do you ever feel pressure from your immediate family? What is the nature of that pressure?
- Give an example of how easy or hard it is to balance home and work responsibilities.
- Can you give an example of your biggest challenge as an entrepreneur/small business owner?
- Can you identify one mentor or role model who inspired you to become an entrepreneur?

The interviews gave me the opportunity to ask direct, scheduled questions, but also gave me the flexibility to deviate from the interview schedule to explore entrepreneur-specific experiences. For example, when one woman told me that she went to her place of business one Wednesday morning in the summer and found that her business partner
had robbed and vandalized their store overnight (and never came back), I was able to indulge the questions that arose in my mind about that situation.

After the interview, I asked the participants to spend ten minutes filling out the semi-structured questionnaire. All the women were receptive to the questionnaire, but five women chose not to fill out the "income" question. I chose to schedule the questionnaire to be at the end of the interview for two reasons: first, I found that the women were more receptive to answering questions on paper after we had just talked extensively; and second, it served as a nice closure to the interview – while the women were filling it out, they often asked me questions about the study and informally chatted about their business; I considered the informal conversation data and jotted down notes regarding what the women said during this time. The partners who interviewed together also seemed to enjoy comparing each other's answers once they finished filling it out.

During and after my data collection, I transcribed each interview from the audiotapes and included my own post-interview thoughts in the transcriptions. Many of these post-interview thoughts occurred while I was in a borrowed car, driving from the interview back to Missoula (other thoughts occurred in a McDonald's parking lot in Polson and a hotel room in Helena). While transcribing, I used an orthographic method, engaging in initial data analysis (Wood & Kroger, 2000). This allowed me to adjust the schedule, if necessary, for subsequent interviews. Engaging in early analysis helped me to key in on and explore the more prominent themes that were emerging. Once I completed all transcriptions, I decided to leave out the three participants as I explained above, and began analysis with the twenty-three remaining interviews. To do this, I engaged in open coding, as described in Emerson, Fretz, and Shaw (1995). I first read
through all the transcripts, and then began the first round of coding where I jotted down prevalent themes in the margins of the transcripts. To identify the themes, I mirrored Owen's (1984) threefold thematic criteria of recurrence, repetition, and emphasis. At this point, I searched for themes that spoke to women's experiences with communication technology, mentorship, age, home vs. work tension, and challenges, as these addressed my original research questions.

Once I had coded five interviews, however, I saw that the data was not necessarily speaking to these research questions. My thesis advisor and I went through several incarnations of research foci before settling on identifying challenges and responses. I went back through the five interviews I had already coded and the new schema seemed like it would work. I coded the remaining eighteen interviews for challenges and responses. Again, working with my thesis advisor, we decided that focusing on specifically gendered challenges would get at the heart of what I was searching for: experiences of women entrepreneurs.

When analyzing the data, I considered previous literature on women in the home, women at work, and women as entrepreneurs, as well as non-gendered entrepreneurial studies (as I outline in the literature review), and attempted to find themes that matched or deviated from dominant, gendered or non-gendered, entrepreneurial research.

*Chapter Preview*

From the themes that I located regarding the entrepreneurial experience of these women, I saw that it made the most sense to divide the themes into gendered challenges and gendered responses, as I've explained in the methodology section. The next three chapters address these themes.
In chapter two, I address the major gendered challenges that emerged from the interviews. Specifically, these are: challenges of being an entrepreneur, including mental stimulation and discrimination; managing employees due to the use of a feminine management style; experiencing financial discrimination from banks; and finally, having to balance the work realm and family realm. This last challenge mainly addresses the experiences of mother-entrepreneurs, as they generally had to be most strategic about balancing home and work.

Chapter three addresses the major themes that arose regarding women’s responses to their challenges looking specifically at two responses: reframing attitude and seeking support. The women engaged in reframing attitude through positive self-talk, rejecting credit and responsibility for the business, and also by feeling guilt (for the mother-entrepreneurs). Seeking support was a response used by all of the women, and was either emotional, financial, or information support for either the home realm or work realm. I also discuss how a few individuals created support networks and used communication technology to obtain support.

Chapter four focuses on the response to the major challenge of balancing the home and work realms through engaging Nippert-Eng’s (1996) work/home continuum. All of the women, in some way or the other, move along and above the continuum (integrating, segmenting, transcending, or renegotiating) in order to facilitate their responsibilities and activities. This chapter deals mostly with mother-entrepreneurs, as, again, the women with children expressed the highest need for home and work realm boundaries and adjustments, though I do discuss the situations of some women without children.
Finally, in chapter five, I give a brief overall summary of my findings, and it is in this chapter that I address specific communication implications of the research results. To do this, I first address how communication functions as sense-making through the use of a feminine style. Next, I address the three ways in which framing and reframing functioned for the women entrepreneurs as well as how communication facilitated the use and creation of support networks. Finally, I address the role of communication in segmentation and integration on the home-work continuum. After addressing the communication aspects of the study, I discuss theoretical and practical implications of the results. In the theoretical implications section, I address the use of "free agent" as a metaphor for "entrepreneur," as well as the new, "third realm," on the home-work continuum. In the practical implications discussion, I offer several ways that this research can be used to further encourage and support women entrepreneurs in Montana.
CHAPTER TWO: GENDERED CHALLENGES

Through the course of my interviews with twenty-three Montana women entrepreneurs, the women alternately laughed, cried, made faces of exasperation, sighed, smiled, rolled their eyes, lowered and raised their voices, and clenched their fists as they explained to me their most maddening and their most insignificant challenges, tensions, and frustrations. Four of the challenges identified, however, were shared by a majority of the women entrepreneurs, and it is these that I focus on for this chapter. These challenges arose as gendered challenges throughout the interviews because of how they are experienced by the women entrepreneurs and the specific referencing of gender or gender-related issues in their responses.

The first challenge I discuss is that of being an entrepreneur. Mental stimulation and discrimination were two themes that emerged as gendered aspects of being an entrepreneur. While mental stimulation was seen as a positive challenge, discrimination was seen as a negative challenge. The second challenge is that of managing employees. Though the women also had trouble finding employees in the first place, some reported more difficulty with managing their employees. I discuss in this chapter how this can be attributed to use of aspects of a feminine management style and flat structure. Third, I discuss how women experienced financial discrimination – though only eight women in this study actually feel that they experienced it, financial discrimination was perceived as a challenge for women entrepreneurs in general. Finally, I will discuss issues surrounding the work/family balance and how this is more of a challenge for women entrepreneurs than for male entrepreneurs because of women’s traditional roles as
homemaker and caregiver. Now, I turn to how the basics of being an entrepreneur function as gendered challenges.

Being an Entrepreneur

There are both negative and positive challenges for women entrepreneurs. For example, time demands, the pressure of being ultimately responsible, daily hassles, and enormous workloads tend to be found across all entrepreneurial businesses, regardless of gender, family situation, business type, business location, and so on. Aside from these general challenges, however, there were some challenges in being an entrepreneur that arose from the interview data as specifically gendered. The issues of mental stimulation and being discriminated against gendered the very basics of being an entrepreneur.

Mental Stimulation

Inga specifically brings up the notion of work and challenges as being mentally stimulating in contrast to her role as wife and mother. For her, and many other women, this challenge is framed as positive and welcome; it’s a challenge that is sought after. Before she bought her business, Inga took time off from work while she raised her family. I asked her if she missed working when she was raising her family, and she replied:

Oh yes. Yes, definitely. In fact, that’s one reason I went out and got my accounting degree. It wasn’t just that I was good at numbers, and thought that might be something I’d like to do – part of it was the stimulation of getting out of the house and using my mind. Because it’s fairly, um, I shouldn’t say boring, but it’s pretty tedious, really, to be home all the time.

Along similar lines, Julie, along with eight other women entrepreneurs (Shawna, Danielle, Terry, Sunni, Kenna, Carrie, Cinda, and Renata), expressed a desire to be
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independent and have creative mental stimulation in her work. Julie's desire for this type of stimulation is directly related to her entrepreneurship, as she tells me:

I've had two jobs, none of them lasted more than six months because I couldn't take it. And so I think, maybe for me is that independence, to be able to come and go as I please, be able to decide things for myself and not be under somebody's thumb. And then my creativity. You know, I can't be very creative when I'm working for somebody else.

Though it seems obvious that a person would desire to be mentally stimulated by their work, this issue here is a gendered issue because of the typical role that the woman entrepreneur with a family plays – even in the 1990's and in the new millennium, she is generally still the primary caregiver and housekeeper for her family (Coltrane & Adams, 2001; Coltrane, 2000; Greenhaus & Parasuraman, 1999; Hersh & Stratton, 1997; Hertz & Marshall, 2001). In research done on home-based businesses, persons who operate their businesses from home often feel isolated from a social work-based experience (Olsen, 1983; Christensen, 1987). This finding is reflective of what women may feel when they are at home all day with their children, not working for a wage, with little social interaction requiring them to think (as in Inga's case). Hisrich and Brush (1986) found that women entrepreneurs cite as their top four ranked reasons for starting a business, "independence, job satisfaction, achievement, and opportunity" with reasons such as money and power falling later on the list. The first four ranked reasons all indicate a desire to be challenged in the workplace. Even more recently, the Center for Women's Business Research reported that more and more women are citing "the desire for greater challenges" as a reason for starting their own business (Center for Women's Business Research, 2001a). And, as one of my Japanese public speaking students wrote in her persuasive speech on why mothers in the United States and in Japan should work outside
of the home, "Women should work because it gives their life a stimulus. Everyday with only housework sometimes makes women bored." For women, in particular, the appreciation of mentally stimulating challenges may be reflective of the fact that it has only been a short period of time since women were "allowed" or even encouraged to work outside the home. Housewives and mothers, in particular, like Inga, may express even more appreciation for challenging work since their non-wage home-based work may have been "tedious."

Interestingly, while being an entrepreneur was cast as a positive mental stimulation for the self, seven of the entrepreneurs I interviewed specifically identified a problem with self-confidence for "other" women entrepreneurs, while others alluded to this challenge. Hisrich and Brush (1986) also identified self-confidence as a problem for women entrepreneurs. Tara summed up this notion:

And then I think a lot of times women, well it's making a generalization, but I think that they're more tentative, and don't want to try things as much as maybe men would, [they're] unsure. There seems to be a lot of tentativeness rather than more assertive talk and I think that that sets us back a little bit as women in business. I think it might be just part of being a woman who...a lot of the women that I know ... for example, come from backgrounds where they were either working for the people or they were in a lower paid position and now maybe they're starting to go out on their own, maybe as a massage therapist, or, and they're just kind of tentative about everything, they're not real ... confident. And so it's hard to get that confidence built up, and once they do, then they go great guns but it's, there's a lot of tentativeness, and then it's hard to build a business and be considered successful, if you don't look like you've got all confidence. Because people don't want to have business with somebody that's not successful.

The women who identified confidence as a problem made it clear that it was not a problem that they themselves had (though a few had had this problem when they first began their venture). The women entrepreneurs suggest that lack of confidence is a major obstacle to becoming a successful woman in business, but that if she can overcome
that obstacle, she can look forward to the more positive challenge of mental, creative, stimulation. Whereas confidence and mental stimulation are challenges intrinsic to the self, discrimination cropped up as a challenge created by others.

**Discrimination**

Approximately half of the women also indicated, specifically, that one of the gendered challenges of being a woman entrepreneur is a general discrimination against women in business (this is separate from specifically financial discrimination, which I discuss further in this chapter). In Montana, according to my interviewees, the “good ol’ boy network” is alive and well. For these women, this “boy’s club” network represented a barrier to cross, a place where they had to prove themselves in order to be accepted and supported. Christina, who owns a construction company (typically a male-dominated industry), found this to be especially challenging, though once she was “admitted” to the club, the “members” were supportive and encouraging. “You know, in Montana, it’s a good ol’ boy network, so being a woman stepping into it, for six months [it was tough]. I’m past that and I’m doing fine now.” However, before she was “admitted” to the club, she recalls that she had to first prove herself:

I’ve experienced a lot of tough times from [the good ol’ boy network] when I first started. Some of the challenges I faced were … delivering bids and having a male architect not even wanting to talk to [me], or deal with [me]. You know, chauvinistic challenges there. Having to prove myself. I feel like I have to work twice as hard as other leaders in the industry.

Even Sunni, who works in a typically female-dominated business, cites the good ol’ boy network as a cause for challenge. Sunni had to deal with construction workers when she first renovated her business and acted as general contractor, and was frustrated because she was ignored by these men who were clearly working for her. Sunni told me that she
wanted to say to them, "I’m going to be signing my little name on the bottom of your paycheck!"

A few women reported that they had felt discrimination that wasn’t necessarily attributed to Montana’s good ol’ boy network. When Erica first began her bike manufacturing business, she felt that she “had to prove that I had two hands. You know, somehow make up for the lack of the Y chromosome that could accomplish so much.”

Terry, as with the case of Sunni, dealt with discrimination within this past year because of renovations she ordered on the coffee shop where she acted as the general contractor:

For example, I had this guy that delivered our bakery cases, and one of them hasn’t worked since we got it. And he’s from Texas, and he’s got that southern kind of attitude, and I’ll call him and I’ll be like, “I really need this fixed, it’s been three weeks, I have customers coming in for first impressions,” and he just treats me like—I just know that he wouldn’t treat me like that if I was a man.

Terry also illustrates a tension for woman, because “if you’re assertive, people think you’re a bitch,” and so Terry finds it difficult to deal with such discrimination because of societal constraints placed on women and their behavior.

While it seems reasonable that there are challenges that both women and men face as entrepreneurs, the discrimination that the participants reported above, however, is clearly framed as gender-specific. This discrimination creates an extra hurdle, on top of all the obstacles currently in place for entrepreneurs, which women have to face. As Christina said, she feels like she has to work “twice as hard” to get the respect that she deserves. The women who identified discrimination as a challenge mostly framed it as a negative aspect of being a woman in business. A few women, like Christina, saw that discrimination may push a woman entrepreneur to “be on top of your stuff,” which would help her to become an “industry leader.” But overall, the feeling that they were being
discriminated against came across as a frustrating, unfair hurdle that the women thought needs to either be ignored or be consciously and positively turned around to create something good.

The challenges of mental stimulation and discrimination test the entrepreneurs in their very reasons for becoming involved in the business. While a woman may feel a need for independence and creativity, she may be received very unkindly from the Montana good ol’ boys. In chapter three, I discuss how some of the women respond to this discrimination they come up against. Whereas the women were often not affected daily by discrimination, a more immediate challenge that the women faced was that of managing employees. This is the next challenge that I discuss.

Managing Employees

A little less than half of the women cited managing their employees as their biggest challenges. A large part of these women’s problem with employees was a gendered challenge because these women entrepreneurs tended to manage with aspects of a feminine management style, also creating a flatter organizational structure, so that when discipline needed to occur, it was difficult to reprimand “empowered” employees. In this next section, I explain how the women managed their employees with a feminine style as well as the trust and delegation issues that arose when choosing and managing employees.

It is probable that some of these women had difficulty managing their employees because they tended to create positive, familial work climates. Many women referred to their employees at work as “family” and explained that though this family relationship
creates a supportive and fun environment, it is also a source of stress when it comes to discipline. Inga comments on this:

I guess the biggest challenge in actually running the business, to me, is personnel. Because those are your issues where you’re dealing with people. I have really great employees and we get along well and it’s kind of like your family almost. So because it’s kind of like your family, if you have problems, there are, you know, things you have to communicate and get through to resolve [the problem]. So that’s always a hard thing for me ... that’s a challenge.

Sara and Amanda, who have a large amount of employees compared to the majority of the other participants, and who are also among the youngest entrepreneurs in the study, commented extensively on the challenge of managing employees who are like family members. For these two entrepreneurs, there was a high level of emotion and personal self-esteem to consider when managing employees:

I think that my biggest challenge is probably the fact that we are here everyday and you become like a really big family. I think it’s been very hard for me to separate the fact that you really care about everybody you work with, but you also have a business to run, and so I think that that has been definitely the challenge, somewhat challenging. Especially when we first started out, we were so young, and it was very important, and this is probably true for a lot of women, to be liked, that you wanted to be liked. And I think that that has been, and we’ve definitely kind of gotten past that a little bit as time has gone on, to realize you want, that we want to be respected, and some times, some times the two aren’t always going to go hand in hand, that you can have somebody that might really respect you, and they might not like you that much, and that’s ok, and I think it’s been, it’s probably been a good thing for us to realize that, that it’s probably better not to try to be friends with everybody cause it makes your job a lot more difficult. I think that good advice that we’ve always been given is to hire hard so you can manage easy and I think that’s probably a great piece of advice.

Amanda explains that it might be difficult for her and Sara to manage their employees because most of their employees are female:

I think the hardest thing is working with, especially in this industry, we have almost, well, around twenty employees here and essentially, we’re working with all females. And I think the hardest thing for me has been, differences in personality, and communication and just realizing that there are so many different dynamics and personalities that come in to play. Everybody has different
personalities and different areas where they need reinforcement based on their personality, everyone kind of needs to be managed in a little bit different way, and so that’s been challenging, kind of taking each person for who they are.

This issue with employees places gender in the foreground because women’s and men’s management styles and organizational structures are generally characterized as different, though this is a controversial statement. As I discussed in chapter one, studies show that women in management often claim similar, if not more masculine, leadership and management traits. On the contrary, however, many studies report differences in the male and female management style (Adler, 1999; Buttner, 1993; Fondas, 1997; Ianello, 1992; Sloan and Krone, 2000). In my study, Cinda observes these differences: “men have a tendency to see things in a very linear way, and ... women have a tendency to be a little bit more flexible.” Amanda observes that women are more emotional at work and that their management styles, as women, are different from men’s management styles because they make more connections with people. Interestingly, Adler (1999) points out, that the feminine management style is often referred to as the “feminine advantage,” and that “a number of authors have suggested that all managers today need to incorporate a more feminine leadership style” due to the increase in flexible and near-constant changing workplaces (Adler, 1999, p. 251; Fondas, 1997). Though this management style may be useful for women who are not ultimately responsible, it seems to create difficulty for the women entrepreneurs in this study who have relatively small businesses and who both create and are responsible for their workplace culture. The eight women who had difficulty with managing employees found that when discipline was necessary, it was difficult to reprimand the employee since the entrepreneur had empowered the employee through her management style.
One reason why women tend to utilize a feminine management style can be found in how women are perceived to structure their organizations. Women tend to allow for a more horizontal organizational structure with more room for participative decision-making (Bird & Brush, 2002; Chaganti, 1986; Ianello, 1992). This participative, horizontal structure can be found in my study with the sisters Shawna and Danielle. They have one employee whom they have empowered with "business owner status." To Shawna and Danielle, their employee is "like a partner in the business – we trust her, and appreciate her, and she does everything. She does everything that a business owner would do and then some" (p. 9). Marilyn and Emily, a mother and daughter, express that they use a feminine management style and a flat structure because they value worker participation and respect; "just understanding that person you have working for you, and being respectful of their life! That they have an actual life going on outside of work."

Marilyn and Emily attend their employee’s extracurricular activities (she is in college) and Emily will have dinner with her from time to time.

As these last two examples (Shawna and Danielle, Marilyn and Emily) indicated, the feminine management style and flat structure, according to my participants, is desired, but also challenging when discipline is an action that has to be taken.

Interestingly, seven of the women interviewed for this study, including those with no or only a few employees, indicated that they were wary of hiring help because of trust issues; these women simply did not feel comfortable in delegating tasks to others. This is significant because one of the values associated with a feminine management style is trust in employees (Sloan & Krone, 2000).
Kelly, who hires one employee to manage the office and the finances, rejects the idea of hiring employees for the consulting part of her business because she doesn’t have the patience to train someone to do it her way and has trouble trusting that someone will do as good a job as she does. Jessi’s situation is similar. Jessi owns a retail gift shop and ships gift packs at Christmas time. She’s had trouble in the past with employees who have not safely packaged items or who have left price tags on items. In a situation where the product is representing the store, Jessi obviously finds this very frustrating:

I know I’m kind of anal about it, and everybody that works for me knows it, our gift packs are, it’s like our trademark, it’s what we’re known for, and I want them to be perfect, and I have a certain way I want them done, and for the most part they get done that way, but I just, I go ape shit if somebody forgets to put a business card in there, or if I open up a gift pack and I find that somebody left the goddam price tag on it. And so, I do a lot of it myself, just because I know it gets done right.

Though she has two young children at home, and no live-in partner, Jessi will often pull all-nighters throughout the Christmas season in order to see that she personally assembles and packages all of the gift packs. Jessi offered some insight into why she has trouble delegating responsibilities:

... you just, you take everything on yourself, you know, and you feel like it’s all your responsibility, and it’s really hard to let parts of it go and sometimes once you do, it’s like the best thing you’ve ever done, and I don’t know if I’ll ever get past this little hang up that I have about my office work. It’s like, I don’t want anybody to see how much money I owe, or how much money is in my bank. I don’t know if I can trust them to pay the right bills to the right people at the right time and just, that’s something that I’m not ready yet, and I don’t know if I ever will be. (Emphasis hers)

Kenna, who has ten employees, all who have worked for her for quite a while, also talked about how difficult it is for her to delegate responsibility. With her veteran employees, she has no problem trusting their work, but “it’s been really hard for me to find the right people. Somebody that’s going to do it even close to the way you do it.
And, so you end up doing too much yourself, things you should be delegating, because it's not done as well as you would like.”

For almost half of the women interviewed for this study, the problem with trusting employees to do the job the “right way” was a problem of delegating responsibility. Some women identified this as a problem in their own behavior, while others identified it as a problematic attribute of women in general. Sara, who owns her business with her sister, explains that she was feeling overwhelmed at the salon and day spa because “it was easier just to do it ourselves,” and “when you’re owners of the business, nobody cares as much as you do.” Danielle tentatively identifies that a general problem for women is delegating, “I don’t know if this would be a generalization, but women have a harder time, um, delegating.”

One reason why these women might be unwilling to give any major responsibility to others is because of how they understand and frame their business, which was hinted at in the above quotes. Many women expressed an emotional ownership for their businesses in both their actions and words. Shawna expresses about her business, “to me, it’s like having a child. Until you do it, you don’t know what it’s like, and you just don’t have any idea.” Similarly, Kenna talks about an extremely overwhelming period of time in her business last year, and refers to the experience as that of childbirth, “It’s like childbirth, you know, I don’t want the pain to dissolve so that I forget about how bad it was, and I want to learn so I don’t suffer next time.” Elinore explains that when she began her business, twenty-one years ago, she also married her business. Some women who did not specifically identify an emotional attachment showed emotional attachment through their actions. For example, Carrie cried during our interview when she talked
about the difficulties of balancing her home and work lives. Yasmine’s eyes filled with tears when she told me that her only client (also identified father figure) was leaving town and so her business would be dissolving. Whereas women tend to manage with more emotion (Sloan & Krone, 2000), it can be inferred that they also regard their business with more of an emotional attachment – a similar bond as can be found between a mother and child, wife and husband, daughter and father, as is evidenced in my research. This emotional ownership, for the women in my study, makes it difficult for them to delegate responsibility because they feel so desperately that everything needs to be “just right” in their business.

One of the women I interviewed framed this entire issue as a problem with multitasking. In my interview with her, Morgan identifies that women are good at multitasking, and names this particular quality that women have “octopus-thinking.” According to Morgan, some men possess octopus-thinking qualities, but it is mainly women who are skilled at octopus thinking. Morgan explains that octopus thinking is not only when a person can do something different with each “tentacle” (read: hand), but can also see the complexities behind processes. Morgan’s example is that of a male manager in her business who completed a sale and only saw the piece of paper from the sale – he didn’t see that it needed to go places within the business in order for the sale to be smoothly processed, and so the piece of paper sat on his desk when it was needed elsewhere. In giving this male-specific example, Morgan implies that a woman would not have let this happen.

Though octopus-thinking skills can come in very handy for an entrepreneur and are identified as a strength of woman entrepreneurs, it can be inferred from these women
that being too good at octopus-thinking can be overwhelming because they will avoid delegating tasks which would lessen their workload. At times, these women avoid hiring employees, not because of they don’t have the finances (though that is sometimes a consideration), but because of a fear of trusting, which in turn puts more pressure on them to be responsible for all of the work that needs to be done in the business. Essentially, they feel as though they have to be “super entrepreneurs,” similar to Hochschild’s (1989) definition of a supermom. A female super entrepreneur is a supermom, but in the business realm. She handles all aspects of the business – finances, service, ordering, marketing, cleaning, and the like, while also having home responsibilities, and she does it well. These women don’t give the impression that being a super entrepreneur is necessarily a choice; often, it’s just the way that they work.

While the majority of women identified finding employees as a problem, only little more than half identified managing, trusting, and delegating responsibilities as a problem regarding employees. Still, this is a significant amount. Because these women (unknowingly, for the most part) manage with a feminine style, they empower their employees by allowing them roles in the decision-making process, and encouraging participation. When it comes time to tell an employee that she is late, for instance, the woman entrepreneur finds herself in a difficult spot (this is an example that Sara used). Though approximately half of the women desired to use a feminine management style, encouraging their employees to be empowered, they found conflict with the extent to which they will trust an employee. Because of the emotional ownership that the women have towards their business, trusting and delegating responsibilities is a challenge, and because of women’s propensity to be adept at “octopus-thinking,” they are tentative
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about distributing responsibility. This, in turn, creates more work and more stress for these women entrepreneurs. Whereas the stress that results from managing employees is of an internal nature, the challenge of financing their ventures is a more external stress.

Financing the Business

As I explained in chapter one, finding funding is often a challenge for any nascent or established entrepreneur (Bygrave, 1997; Shulman, 1997). Banks and investors are often wary of loaning money to new, untested, businesses. Entrepreneurs who are currently in business typically must have an excellent track record to secure funding in order to grow the business (Hisrich & Brush, 1986; Bygrave, 1997). Despite controversy, it is perceived that women will have a harder time of financing their business than men through bank loans, often due to discrimination (Hisrich & Brush, 1986), though as I discussed in chapter one, several studies have claimed that banks, in fact, generally do not discriminate against women (Moore, 1999, p. 380; Fabowale, et. al, 1995). Nevertheless, if bank loans cannot be procured, a woman can seek out funding through an “external assistance program,” including SBA funding and local “women in business” assistance programs (Gatewood, 1997; Shulman, 1997). Typically, however, this kind of specialized funding is scarce and often difficult to obtain. According to Gatewood (1997), “despite this explosive growth [of women in business], few special support programs are aimed solely at women” (p. 264). In fact, a lot of the women in this study referred to the “many” external assistance programs for women, though only one woman actually looked into obtaining funding from one of these programs.

It is little wonder, then, that many of the entrepreneurs in this study expressed frustration in finding financing from banks or external assistance to start or grow their
business. Of the twenty-three entrepreneurs I interviewed, eight of the entrepreneurs felt that they directly experienced financial discrimination from banks, and more than half viewed finding funding as a general problem for all women entrepreneurs, even if they themselves hadn't faced discrimination. Additionally, seven entrepreneurs received funding from supportive sources such as family members and framed the funding they received as "lucky," indicating that they are aware of the fact that they were able to avoid a financial challenge. To explain how many of these women experienced or perceived financial discrimination against women, I next discuss the non-bank funding and bank funding that the women sought, as well as the perceived discriminatory bank practices.

To overcome discriminatory loan practices, women have relied heavily on non-bank financing: personal savings, personal credit cards, friends and family members (Center for Women's Business Research, 1993). In the current study, the majority of women sought and obtained bank or family loans, though there was a small variety of financial strategies. Elinore was the only entrepreneur I interviewed who used a significant amount of personal money to start her business. When Elinore was first starting her business in Chicago in 1982, she hired a CPA, an attorney, and a PR firm, and started her business with twenty-five thousand dollars in savings. A couple of other women indicated that they used some personal money, but their expenses tended to be minimal. For example, Melanie explains that her business "really has no overhead," and when she first started getting projects, she "went to Staples, I bought pads of paper, and staples, stuff that were organizing tools, and I just started working." Only one woman, Julie, expressed that she wanted to find an angel investor to grow her business, but she
hadn’t found one at the time of the interview. Not one woman reported using credit cards.

Regarding external assistance funding programs for women in business, Betsy thought that, “women have a pretty good edge because there’s a lot of focus on women owned business and getting the women up there.” Six of the women interviewed agreed with Betsy, that there were many programs to jump start women’s businesses. However, Marilyn was the one woman who looked into getting a small business loan from an external assistance program. She explains that she had to take a second mortgage out on her house because she couldn’t find affordable funding through this program:

I tried to get loans from the redevelopment – a small business loan. And this is a little bone of contention with me, [because] they help you by giving you a loan, and that costs you eleven percent interest. Which to me, isn’t very helpful at all. In other words, there really is not government help for people that don’t have means, because people with means can get loans. It’s really hard.

Inga, who took out a joint loan with her husband, is aware that getting funding as a general problem for women, even though she hasn’t had to deal with this challenge:

I think that as far as starting a business, um, I don’t like this, but I think I would have had a hard time on my own, getting the loan I needed to buy this business. I think there’s definitely some discrimination towards women … it’s still kind of the ol’ boys club. And they don’t always give women the – I don’t think respect is the right word, but understand that women can do things just like they can! And I think that does affect the amount of money that’s made available for women in starting the business.

The women in the study who did approach banks for funding were generally frustrated with their experience. Erica has had her bicycle maintenance business for twenty-three years, and recounts how, in 1983, she tried to get funding for her business:

First I went in, they wouldn’t give it to me. So then I started looking at cosigners. And I was living in a collective household and I asked each woman in the house who have had professional jobs, excellent credit rating, paid their bills, [to cosign with me]. [We] went in one at a time, and they said, “no, no, no, no, no.” Finally,
I went to our male roommate, and he had an okay job and mostly paid his bills — if they had told me all they wanted was a y-chromosome co-signer, I could have provided that without going through all the rigmarole.

Elinore’s case exemplifies that discrimination is still a barrier for women. In 1994, Elinore moved to Montana from Chicago with her successful business and needed a loan to buy a house, in which she was going to live and also operate her business. She explains her shock at the blatant discrimination she faced at a bank:

Gosh, eight years ago, I moved to [Montana], and I was actually told by a bank I wanted a mortgage from that they were not going to give me a mortgage, based on the fact that I was a woman, I had my own business, and I came from out of town. I mean, somebody actually said that to my face.

Like Elinore, Jessi felt discriminated against, when, as a woman business owner, she went to a bank for a home loan and she “remember[s] going to check into a loan for a home, and I was a business owner. It was some big fat guy in a stuffed suit who kicks back and says, “so, you wanna loan....”” Jessi is unsure of exactly why it’s more difficult for women to obtain financing, but guesses that it’s either because the men giving loans have trouble seeing a woman be successful, or that they view women as having less credibility or having more high risk. She’s also unsure of the programs that are out there for women, “it seems like there are more programs out there for women, if you want to start a business ... it gives you little edge, but I don’t know.”

Eventually finding a supportive banker, for Christina, has proven to be beneficial in that she feels that the bank she is with “really watches out for the best interest of our company.” At first, however, “financing was real tough” for Christina:

I had good credit and I had two banks turn me down, one bank said, “you know, we checked with some local contractors and they just don’t feel there’s a market for you,” that type of discrimination was really hard on me. And so I finally went to a third bank, and they read my business plan, they really looked at the company and the expertise versus I was a woman — I feel I was discriminated against [at the
first two banks], being a woman, to be blunt – and [this third bank] believed in me and I am still with them, and they’ve backed me and grown with me.

Carrie, who needed money when her business was in a financial crisis, turned to a local wealthy person for a loan, knowing that she couldn’t count on the bank to give her a loan. She recounts, “When you can’t pay your bills, you really find out where you have support and where you don’t. And you never do from a bank, which I suppose is apparently obvious to everybody in the world.”

That these women would be so financially discriminated against is interesting since according to the Center for Women’s Business Research, “women-owned firms in the North and East exhibit the best overall financial strength and creditworthiness. On all three measures -- bill payment, financial stress and overall creditworthiness -- women-owned firms in the Northeast and West North Central regions perform better than the national average” (Center for Women’s Business Research, 2001b). Further, the study done by Fabowale, Orser, and Riding (1995) found “no differences in the rate of loan rejections and terms of credit” between women and men entrepreneurs in neighboring Canada (Moore, 1999, p. 380). Though women are often perceived as higher-risk loan candidates, Kalleberg & Leicht (1991) “found that women’s businesses are not more likely to go out of business or to be less successful than those owned by men” (Moore, 1999, p. 380). Regarding the repayment of loans, judging from the interview responses of this study, the women entrepreneurs who did take out bank loans did effectively pay their loans back. Not one woman reported a problem in paying her loan bills or a problem with the bank once she received a loan. In fact, many women did report that once they did get a loan, they were able to develop a very supportive and encouraging relationship with the bank – in other words, they had to prove themselves first.
It would seem, then, that despite much of the dominant literature, in practice, discrimination is still a consideration for women, at least for the women in this study. As many women indicated, their having to prove themselves is a function of the good ol’ boys network; thus, recognition and respect in the face of financial discrimination and otherwise is a gendered challenge for these Montana women entrepreneurs. The final challenge that I will discuss, and which occurred for all but four of the women in this study, is balancing the work realm and the home realm.

Balancing Work and Home

Balancing work with other aspects of life is a given for almost anyone with a job, but this is often more so for an entrepreneur. Entrepreneurs typically work long hours and those hours are often intensely spent – while the business rests on your shoulders, you cannot rest. The balancing act, however, is not equal for female and male entrepreneurs, as was evident in conversations with the participant entrepreneurs about their families and their home life. These women reported trouble balancing their time and energy at work with their tasks and obligations at home. Specifically, the women with families had trouble getting the necessary amount of housework done, often found it difficult to find childcare, and also found it a hard task to find quality time to spend with their families. These issues are specific to women because despite a general feeling that women are free from the bonds of housewifery, studies show that women (single and married) are still responsible for the majority of the household chores and childcare; for women who have a male partner, though the man may take some of the physical responsibility of the housework and childcare, the woman is often still psychologically responsible for these things (Coltrane & Adams, 2001; Coltrane, 2000; Greenhaus &
Women Entrepreneurs, 74


The woman who is psychologically responsible for the household may find herself asking her partner to do chores such as vacuuming or to pick up milk from the grocery store — though the partner may do these things, it is an important distinction to realize that it is because the woman requested it. Regarding childcare, Hochschild (1989) points out that often in heterosexual couples, the father will play with the child when it's convenient for him, but it is the mother who is responsible for arranging the child's daycare, doctor's appointments (both psychological tasks), and also for the day to day responsibility of general care giving such as preparing food for the child and deciding when the child will go to bed (also, Coltrane & Adams, 2001). As I discussed in the first chapter, much of this physical and psychological work constitutes Hochschild's (1989) "second shift," which leads to the "supermom" tendency. Along the same lines, Seagram & Daniluk (2002) interviewed working mothers who felt guilt because their work put constraints on their time at home, and the authors explain that women typically feel more responsibility for their child and home due to societal pressures and messages. Women without children in this study (eleven) and with partners (seven) seemed to have very minimal challenges with balancing work and home, as they didn't have the responsibility of considering a child and they reported a relatively shared balance of housework. In fact, the lesbian entrepreneurs expressed the highest level of satisfaction with an equal housework balance of all the entrepreneurs. The four women with no children and no partners did report balance issues between work and home, but these were personal choices made; these four women could make or break these choices as they pleased.
Overall, I found that the mother-entrepreneurs expressed the most amount of frustration at balancing work and home. It is because of this that I only discuss the experiences of the mother-entrepreneurs in this next section, along with their struggle to be “supermoms.” Later, in chapter four, I will discuss how these women used balance on the home and work continuum as a response.

Home and work balance challenges mainly occurred in this study for women with children. Women without children, both straight and lesbian, typically reported a “shared” balance of home responsibilities with their partners. It is because of this that I next focus on the home and work balance for women with children. While only one of the women I interviewed had a very young child (Danielle), the issue of physically and psychologically balancing home and work arose for all of the women entrepreneurs that had children, regardless of the child’s age. The balance issues that these women had were indicative of role conflict: the role of entrepreneur and the role of mother and wife. According to Voydanoff (1988), “work-family conflict [is] inter-role friction, in which the demands of one role interfere with fulfilling the demands of the other” (Galinsky, 2001, p. 169).

Since a woman physically gives birth to her child, she is automatically faced with a challenge specific to her gender in that it is often expected that she will provide a significant amount of childcare. This idea is expressed by both Morgan and Inga in this study. Morgan told me about her friend who decided not to have children because of the inherent challenge for women who also wanted to have a career, “[she] made the decision for a career, [she] didn’t think [she] could do career and children, both.” Inga told me about her best friend in college who now works in the Pentagon who said “I’ll never have
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kids because I know how much time raising a child takes if you do it the way it should be done. I want a career. I won’t bring a child into this world unless I can do the job the way I think it should be done, and I don’t think I can do that and have a career also.”

In addition to this inherent challenge for women, Sunni found that she had a challenge balancing home and work when she was faced with a crisis situation: her husband committed suicide four months after she opened her business, when her daughter was only ten years old. For Sunni, the loss was great, but she had already been the main caregiver and breadwinner for a while, as her husband was mentally ill and an alcoholic. But now, Sunni found that she had to be the sole caregiver and breadwinner. As a single mother and entrepreneur, Sunni told me that the first five years of her business were hell. When I asked her why they were hell, she told me:

Simply because of dealing with trying to raise [my child], trying to work ten, twelve hour days, you know, fifty, sixty hours a week. And since you’re trying to deal with the stress of a loss of that magnitude, raise a kid, all of that, and try to focus on running a business – I felt fractured.

Sunni goes on to explain that her service job didn’t allow her to show grief while at work, and since she was working so much and had to be there everyday, she had to “shove [my emotions] somewhere so I could function and do what [my customers] needed.”

Even now, ten years later, Sunni is challenged to balance her work and her family – she is paying rent and bills for her twenty-one year old daughter who got laid off from her job right around the time her roommates disappeared and left her with a hefty lease. Sunni said more on her dilemma as a single mother when I asked her if she had ever considered getting remarried:

Well, the sad story of something like that is that you’re almost paranoid to get into a relationship cause this is what, if something happened to me, this is how my daughter will survive, because I have no other family … so I look at this business
as a way of making sure she is cared for. So, I’d have to have one hell of an iron clad prenuptial before I get married again because this is a no fault state. I mean, hell, [a husband] could walk off with everything or half of what you got, and I’ll be dammed if some guy’s going to walk off with what I’ve worked so hard for.

Sunni’s situation exemplifies a gendered challenge. As a single mother, Sunni is in a situation that many men probably wouldn’t find themselves after losing a wife. As a business owner, Sunni had to get up everyday and go to work, but as a woman, Sunni wanted to grieve. Quitting the business was not an option since she had to make enough money to support herself and her child. Since women typically make less money than men, Sunni would have found it difficult to work for someone else and still pay the necessary bills. As a mother, Sunni exemplifies that she still has psychological responsibilities for her daughter in that she is wary of remarrying and also that she is currently paying her daughter’s rent and bills; she also refers to her twenty-one year old daughter as her “baby.”

Morgan has experience with balancing home and work both as a single mother and a married mother:

That first year out at Frenchtown when I was single, I had babysitters after school for the younger two, or Michael if he wasn’t in football, my oldest son. And I would have to work late a lot of times and see if [the babysitter] could stay til six-thirty, seven, and then go home. Then I moved into town, a year later, [when I] married John, and would try to go home at dinner time – dinner would be made, the kids would be crazed, would be wild, and two to three nights a week, I’d come back until two or three in the morning, trying to get work done.

Morgan was overworked both as a single mother and as a married mother. Morgan explained that her third husband, John, believed that women should not work outside of the home, and should be responsible for the majority of the housework and childcare. Therefore, John did little in the way of housework and childcare, even though Morgan worked a full time job. When she was married to John (they are now divorced), Morgan
found herself in a typical situation for many working women (Hochschild, 1989).

Morgan had an extremely successful job, more successful than her husband’s, yet she was still expected to perform her home duties as a wife and mother.

Jessi is also a single mother who was both single and married as an entrepreneur.

A short while after she started her retail and active wear business with her female friend and business partner, she went into her store on a Wednesday and found the store cleaned out and destroyed by her once-trusted partner; “[s]he worked in the middle of the night, her and her boyfriend, and they took all of the active wear business out of there, plus they took store fixtures, my cash register, my telephone, my fax machine. They cleaned me out of files, they emptied out the bank account.” On top of the crisis of being betrayed by her friend and business partner, Jessi told me:

And that year, I also went through a horrible divorce that drug out for about a year and a half. And at the same time, I had two young girls that I was raising – my ex husband worked out of the state and out of the country for fourteen years. And so that was a challenge. It’s always a challenge to try and figure out how you’re going to pick up kids from school when you’re a business owner and you can’t afford to have employees.

As with the other single mothers and women in general, Jessi had to deal with a huge amount of responsibility simply because she was the mother of two young children.

Later in the interview, Jessi refers further to the challenge of balancing home and work when she talks about a recent difficulty where she wasn’t able to attend to her daughter’s volleyball games because her one employee became assistant coach of her daughter’s volleyball team. Thus, Jessi had no one to cover the store during each and every volleyball game; as a result, she missed them all.

Other women found themselves with similar challenges to Jessi’s, in that they had trouble attending their children’s extracurricular activities. Tara’s daughter is also in
volleyball, and though Tara does her best to schedule around her daughter's games, at times she has to miss a game because of her client's schedule - Tara admits that this is a sacrifice for her. Marilyn confirms that balancing work and children is a problem for women:

I think small children would make [owning a business] hard, really hard. I mean, my son, my youngest son was fifteen when I started doing this, and I really found, I was working six days a week, and I found that I had to take Saturday off, or I felt like I never saw my kid, basically. And so I imagine problems with doing your own business and having small children would be very hard.

Inga knew when she had children that she wanted to be able to devote one hundred percent to her family; she feels fortunate that her husband had a stable and well-paying job so that she didn't have to work. In her words, "I'm the kind of person that I never felt like I could probably give a hundred percent both at a job and home, and so I was glad I didn't have to compromise in either place." However, as I mentioned in the section on "being an entrepreneur" in this chapter, Inga missed the mental stimulation of working. Inga decided to go back to work and worked as an employee for a year (and after that first year, bought the business from her employer) when her youngest child, her daughter, was a senior in high school and Inga "thought [she] really needed to get to doing something because [her daughter] was pretty self contained" at that point. What Inga found, though, in that first year back to work, was that though her husband did adopt some of the physical chores (he began doing his own laundry), she still had the psychological brunt of the care giving:

The year I bought the store was my daughter's freshman year in college, but the year I was working here, she was taking some higher math classes in high school and wanting some help. I would get home, we'd have dinner, and then here it's eight-thirty or nine at night and she's asking for help with her homework. And I can see, it was hard, there were times when I felt like saying, "you know, I'm tired and I don't really want to help you," and I never would do that, but ...
know I thought it, “I’ve had a full day, I’ve fixed dinner, we’ve eaten, I’ve cleaned up and I just want to sit down and have some time to myself. I’m tired, and my brain doesn’t want to think anymore, particularly about calculus.”

Inga’s problem here is that she is still psychologically responsible for her daughter. I asked if her daughter ever brought homework questions to her father and Inga explained to me that her husband was the “science guy” and Inga was the math and English expert and it just happened that her daughter had more questions for Inga than for her father. Because Inga staunchly believes in devoting one hundred percent to what she decides to do (raise children or work), she wasn’t able to say no to her child even though she would come home from work exhausted. Even when her daughter was in college in California, she would email English assignments to her mother for proof reading.

Finally, Shawna and Danielle sum up what they see as one of the biggest challenges for women entrepreneurs:

Shawna: I see that women still carry the bulk of keeping the family unit alive. And I think about that. It’s not that their husbands don’t do it, and step in and do a lot, but I still think that the woman is still the one that knows what’s going on all the time. And I think there’s a lot of pressure to keep that, so I think there’s a lot of pressure on women to keep all of that running smoothly so she can do her business. And we hear the same thing from other women who have families and have husbands who have a job and they have to travel, so they’ve got to take care of the pets, and take the kids to school, and off to daycare and all that. And then, when all that’s done, they’ve got to go to work, and then be a successful business owner, and then take care of all that, and then, boom, when you shut the door, go do the rest again.

Danielle: Cause everyone I can think of, they [go home from work] and make dinner, and then have to do the laundry, and clean the kitchen, and they aren’t saying, ‘ahh, I’m going to go home and kick back.’

Shawna: Even if they get home and someone still makes dinner, you still have that feeling of what you need to do.

What Shawna and Danielle are identifying, and as many of the women in this study have experienced, is the pressure to be a supermom (Hochschild, 1989). The supermom is a

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societal mythical figure that is portrayed on television and in magazine ads as “having it all.” Like some of the women in Hochschild’s (1989) study, the women in this study expose the supermom as a myth, though they still feel the pressure to be a supermom. For these women, the challenge of being an entrepreneur and balancing a family is so great that Inga wakes up in the middle of the night, Sunni feels guilt for not having been able to be with her daughter more, and Tara has to schedule time with her family to eat dinner together. For the most part, these women are still attempting to be supermoms, whether they know it or not. Some have been able to get their husbands to “help out” around the house, but it’s just that, “helping out.” Many husbands don’t automatically take responsibility for the housework (Hochschild, 1989). Additionally, as Shawna points out and as the above examples indicate, many of the women are still psychologically responsible for the childcare and housekeeping (Hochschild, 1989).

The psychological and physical responsibility of a working mother understandably creates challenges for the women in my study, as they have a desire to perform well in their businesses and be successful entrepreneurs, but they have the responsibility of working most of what Hochschild (1989) has termed “the second shift” after working a full day as an entrepreneur. For the entrepreneur, the balancing act presents more of a challenge than if they worked as an employee for someone else due to those general entrepreneurial challenges of time demands, heightened responsibility, and lack of funding to hire an employee as help.

Chapter Two: Summary

In this chapter, I discussed the major gendered challenges for these women entrepreneurs. While these women face what researchers have hitherto considered
"typical" entrepreneurial challenges, they also have the added frustrations that often come with not just being a woman in business, but being a woman entrepreneur. These four challenges represent just a small slice of gendered challenges for women entrepreneurs. With the first challenge, in being an entrepreneur, women find mental stimulation a positive challenge and discrimination a negative challenge. Secondly, managing employees represented a challenge when some women created familial and empowering cultures within their business settings, eventually having a difficult time when they needed to discipline their employees. Financially, though many entrepreneurs will not find it easy to finance their business, these women had the added challenge of their gender. As Hisrich and Brush put it (1986), "unfortunately, sex stereotyping and continuing discrimination against women in the work force affect women business owners" (p. 17), because:

Women entrepreneurs often lack a financial track record and skills in financial planning, accounting, and business operations. Limited experience in executive management, making financial decisions, and negotiating exacerbates the problem. (Hisrich & Brush, 1986, p. 123)

Though Hisrich and Brush's (1986) study is now ancient history, it can be seen in more recent studies conducted by the Center for Women's Business Research (1994) and in this current study, that women still face financial discrimination more than the male entrepreneur. Finally, the women entrepreneurs in this study are presented with a challenge of balancing the home and work realms more so than male entrepreneurs because women are typically more psychologically and therefore, physically responsible for the housework and childcare.

In terms of the "free agent" metaphor (Smith, 2001), these challenges are not to be expected. "Free agency" implies a freedom from the workplace, and workplace
restrictions and challenges. “Free agency” emerges as a solution to the challenges to the unstable economy, and thus implies that there will be no more challenges once free agency is embraced. As defined by Smith (2001), being a free agent sounds so easy: free agents don’t need a place to work, have no need for monetary security, and manage their own businesses. The “free agent” metaphor does not address the problems in finding funding for entrepreneurial ventures, challenges in working with employees, or issues with discrimination. In terms of women’s entrepreneurship, then, this metaphor can be problematic, as it sets up an ideal business identity, yet does not indicate the challenges that are inherent in entrepreneurship. Importantly, a tension is then created between the free agent and her home life, where she is still responsible for the majority of psychological and physical work, and thus finds a challenge in balancing her home and work realms.

Though I specifically asked the women, during the interviews, to identify their challenges, I did not specifically ask them to identify how they responded to these challenges. Regardless of this, the women communicated their responses to me throughout the study in relating stories and thoughts about their experiences and dealings with being women in business. The next two chapters address the responses that the women shared in dealing with the challenges put forth by their businesses. Chapter three addresses reframing attitudes and support outlets, and chapter four addresses how women balance their home and work realms by negotiating what Nippert-Eng (1996) terms the home-work continuum.
CHAPTER THREE: GENDERED RESPONSES

While the women entrepreneurs I interviewed spoke of their experiences with the challenges, tensions, and stresses of their business, they also gave insight into their responses to these entrepreneurial challenges. As I will discuss, most of the women entrepreneurs either looked to themselves or looked to others for help in dealing with their challenges, tensions, and stresses. These responses emerge as gendered because they are responses to challenges specific to women entrepreneurs; namely, discrimination, the role of the "mother," and the work/family balance.

When looking to themselves as a response, the women would often engage in a reframing of their attitude. Buzzanell and Burrell (1997) define framing and reframing as "ways [in which] conflict interactants understand, redefine, and present their viewpoints during conflict" (p. 112). This reaction required little to no action on the part of the entrepreneur and for many, came quite easily as a reaction to a challenge. Women reframed their attitudes in three different ways: they would engage in positive self-talk, reframe their role as a business owner, and also feel twinges of mother guilt. Ultimately, reframing helped the women to understand and interpret their experiences. All of the women I interviewed also looked to others for support as a response. While about half of the women received support from friends and family on a personal (emotional) level, the majority of the women received support from family and business connections in the business realm. Interestingly, as I will discuss, the business support that women received often included both informational and emotional support. Additionally, I will discuss situations where two women created much needed support for themselves, as well as how approximately one-third of the women used technology to utilize support networks. I
now turn to a discussion of the three ways in which women responded to their challenges through their attitudes.

Reframing Attitude

An overwhelming majority of the women entrepreneurs indicated that they engage a shift in attitude in order to combat some of their challenges. The three most prominent reframing attitudes which emerged in this study were positive self-talk, a reframing of the business, and feeling guilt in order to overcome various obstacles.

Positive Self-Talk

A woman entrepreneur engaged in the reframing attitude of positive self-talk whenever she brushed off instances of discrimination or feelings of inadequacy by remaining positive and turning discrimination around to become a source of inspiration. Cinda and Renata, as well as other entrepreneurs, suggested that women entrepreneurs in Montana inherently engage in retaining a positive attitude because of their heritage.

When I asked them why they thought women in Montana were starting businesses faster than in other states they discussed:

Cinda: And I think that, too, there is something to be said about the fact that, and I don’t know if this is just something I bought into personally, but women in [Montana and the surrounding states] are tough. They really are, they’re strong.

Renata: We have a heritage.

Cinda: Whether you’re a candle maker, or a woman that’s a rancher, or a woman that’s carving out some sort of craft — we know a woman who is a carver, and she chainsaws these incredible carving out of wood.

Renata: And [we know female] welders, and lots of things.

Cinda: Yeah, we just know these incredibly strong women. You know, not just mentally strong, but physically strong as well. And they aren’t willing to let any man say, ‘you should ....’ And there’s no reason to think, anywhere in our upbringing, that we would need that. We’re just taught, ‘if you want something, get it.’ And I think [the women here] are persevering, they’re very tenacious and persevering. They don’t give up easy. And we don’t give up easy.
In constructing this overall impression of Montana women, Cinda and Renata were not sure if what they thought was their own perception, or if this perceived attitude of women in Montana was actually real. For the eight women in my study who asserted this attitude, this attitude was real – most of them did possess a positive, tough, attitude. Sunni had this to say, “I mean, hey! We’re pioneers in Montana, we’re tough girls. You know, it’s a pioneering frontier type of attitude here, it’s a survival.” Tara found strength in her own attitude, “Sometimes I’m the only one who gives myself positive feedback because you know the people have appreciated [my work], but they just may not be the type to say it, so I just have to build myself up.” Christina utilizes a similar strategy to deal with discrimination and disrespect, “You’ve just got to work hard at it. Stay positive, and when the door is shut on you, or slams, you get that disrespect, you don’t personalize [it], you just go forward.”

Shawna and Danielle talk about how they make their purchasing decisions for their retail business based on their own personal tastes; “it’s representative of what we would like our store to be, and if someone doesn’t get it, then tough, we’ll sit on it for a while. If [compromising our beliefs] is what it takes to be in business, then we’re not going to do it.” Marilyn and Emily observe, “we feel like if we run a good business and we do the best we can, that’s all we can do.” Elinore’s conviction came through when she told me:

If I really want to do something, I feel like I certainly have to try. ... So it was just something that I wanted to do, I knew I wanted to have my own business at that point, and I had twenty five thousand dollars that I could invest in it. I just felt like, ‘what am I going to lose, by trying?’ So I’ll lose money. You can always go back and make money.
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Morgan, like Elinore, also adjusted her attitude when she took over her husband’s business by putting things in perspective, “If you lose your husband and daughter, how big a deal is it to take over a car dealership?” Erica adopts a very pragmatic attitude to deal with her challenge of balancing home and work:

So, I make that decision, and then I do it. No whining, just do it. So I tend not to think of [balancing] as a sacrifice, it’s more ‘what’s the pros and cons and why am I doing this? And what am I getting out of it?’ So, it’s a pretty self-directed way of thinking about the decisions in my life.

The positive, persevering attitude of these eight women is what allows them to combat many of the challenges they face as women business owners. This response also allows them to distance themselves from the “other” women entrepreneurs who face the challenge of confidence, as I discussed in the second chapter. Because confidence was identified as an obstacle for women entrepreneurs, the women identify that they counter this obstacle with a positive attitude.

Betsy has a similar attitude to these women who use positive thinking skills, but takes it a step further by reframing and using the challenge of discrimination against her:

And there is great power in being underestimated, in my opinion. This is a man’s business, technology, computers, sales, you know, I can’t tell you how many offices I walk into where all the sales people are men and all their assistants are women, I mean, it just turns my stomach, but, when I walk in, and I don’t have a non-gender specific name, they know I’m a woman coming in, but still, I’ve seen looks of surprise. And it’s really interesting, I don’t take it personally, I actually appreciate being underestimated sometimes because when they see what I do, and that I know my stuff, they’re more blown away, than if I was a man, they’d just expect it. So, I, it doesn’t bother me, at all. I mean, it bothers me to the extent that the world shouldn’t be like that, but in dealing with it, I’m fine, I use it to my advantage.

For Betsy, in directly reframing the discrimination she faces, she feels as though she gains an edge as a woman in business. Other women in the study also reframe their business and challenges, but unlike Betsy, do this in order to take the pressure off of
being responsible for their business. These women inadvertently reframed their business as a “blessing” or as “divine.” By referring to their businesses as supernatural occurrences, they are able to ease the pressure of being business owners.

Reframing the Business

More than half of the women I interviewed engaged in reframing what their business means to them, or reframing what it means to be an entrepreneur. First, I discuss how nine women referred to their business as a “divine occurrence,” thus taking some of the responsibility out of their hands. Second, I discuss how seven women made distinctions and identifications between an entrepreneur and a small business owner – to identify with a small business owner removed some of the pressure and risk that is perceived to accompany an entrepreneur.

Sunni mentions that she was blessed with a private banker (her father), and that she is fortunate that her business even got built. By using these words to describe aspects of her business, she is taking the pressure of entrepreneurial responsibility off herself; she is not taking credit for her hard work and circumstances in getting the business up and running. Julie speaks of her business first as an accident, and then as a passion. Regarding her passion, she says, “You know, it just came out of passion to make a difference. So, I was driven. You know, passion drives you and so I had no choice.” By calling her business an accident and then saying she “had no choice,” Julie is not taking active credit for the business, and thus is keeping the option of failure open. If she were to fail, she could easily say, “well, I had no choice, and it was an accident anyway,” instead of claiming full credit for the failure.
When I asked what made her feel like she could run a business, Terry told me, “I don’t know what made me feel like I could do it. It’s very strange. I guess I was just at a brave point of time in my life. It was just something divine, I guess, that helped me do that. A lot of people are too scared, you know, to start their own business.” Here, Terry is admitting that she’s not really sure how she was able to start the business and that it was some sort of divine intervention. This divine intervention, again, takes credit away from her as a strong, determined woman, and so makes it easier to envision being challenged and failing. Jessi takes away the pressure of her success by calling it “blind luck.” Jessi told me that because she and her partner had no clue what they were doing in the beginning of their business that “it’s absolutely amazing that eleven years later, I’m still here — and a lot of times just on a wing and a prayer. I don’t have a college degree, I’ve never worked in retail, never done any kind of bookkeeping, it’s just a daily learning experience.” Jessi is discounting her skill as an entrepreneur and lessening the pressure to be successful by claiming that since she doesn’t have a college degree or experience, her success is due to “blind luck” and “a wing and prayer.”

Kenna, on the other hand, is one woman who can see that luck has nothing to do with her business, that her hard work was what made the business: “But it’s not easy. And I’ve been very lucky, luck is just hard work, but I’ve been fortunate that the product doesn’t weigh anything [and so shipping costs aren’t too bad] … things like that were just kind of flukes” (emphasis mine). Kenna uses fortunate to indicate the presence of a divine force helping her out in her business, but in using this, she does not take away from giving herself credit for her business, as many of the other women do.
Similar to reframing the business as a “divine presence,” seven women declined to identify themselves as entrepreneurs, instead identifying themselves as small business owners. This is an important distinction, since many women often insinuated that an entrepreneur was a hard worker, was dedicated, was creative, and had a vision— all admirable qualities. For example, Amanda told me, “I guess when I think of entrepreneur I typically think of someone that has this vision, and a lot of times, I associate entrepreneurs with someone that has come up with some new idea.” Elinore said, “Anything I would do from now on, I’d be an entrepreneur. I guess I see myself as an entrepreneur because I’m always designing new things for my business.” A few women felt the same as Elinore, that they are entrepreneurs because of the little innovations that they can bring to their business. The women who framed themselves as “small business owner,” on the other hand, generally perceived the small business owner as having a less exciting existence and simply maintaining the day-to-day running of the business. Jessi offers a good explanation of the perceived differences between an entrepreneur and small business owner when she told me, “Small business owner, I guess to me that’s just a very, very limiting kind of label. You own the business and you go in every day, and you do this, this, and this. [With an] entrepreneur, that just has the sound of “wow!” You’re creating, and you’re doing, and it’s positive.

The handful of women who were hesitant to identify as an entrepreneur suggested to me that to claim entrepreneurship would be taking too much credit, and would create added pressure to succeed. Though the women distance themselves from being an entrepreneur, the stories they tell about their experiences indicate that they are, indeed, entrepreneurs. Inga told me, “I guess what I’m saying is I think that an entrepreneur sees
opportunities and says, ‘there’s an opportunity, I’m going to go out and do that.’” Inga worked for her business for one year under an employer, and was planning to approach her employer about being a partner. When her employer instead offered to sell her the business outright, Inga took the offer. In doing this, she did exactly what she describes an entrepreneur as doing, but she doesn’t take the credit for it. Sara positions herself against entrepreneurs in the same way. For Sara, an entrepreneur is “somebody that had an idea, that goes out there and finds a way to make it happen.” Sara’s situation before she bought the business was that she had graduated from college, wanted to stay in Montana, but knew she would have trouble finding a good job. When her boss decided to sell the business, Sara and her sister Amanda spoke with their parents and bought the business themselves, at the respective ages of twenty-four and twenty-two.

Tara, Emily, and Sunni all discount themselves as entrepreneurs because they don’t feel like they’re offering anything new. As I discussed in chapter one, however, an entrepreneur is anyone who endeavors to take on a risk to start a venture (Bygrave, 1997). Tara, Emily, and Sunni are all offering a common product (business consulting, a tea shop, and a hair salon, respectively), true, but they are offering their products in very new and unique ways – even the fact that they are offering it in a new location makes them entrepreneurs. Specifically, Sunni has set up an elaborate and expensive ventilation system in her salon that sucks up all the chemical fumes from hair dyeing and hair products, and Emily and her mother are offering a unique combination of products: a café which also sells home decoration items.

Dominant societal images of entrepreneurs tend to create images of Bill Gates and Mary Kay Ash – corporate, successful, high profile, entrepreneurs. It can therefore be
difficult for an owner of a small business to see herself as an entrepreneur. In showing up at their businesses everyday, however, these women are being creative, they are taking risks, a great many of them are high profile in their own communities (and more so), and they all have a vision for their business. A possible explanation as to why they may not want to identify with being an entrepreneur is the "confidence problem" they identified in other, potential, women entrepreneurs. Perhaps these women feel as though they aren't "good enough" to be considered entrepreneurs. I would argue, however, that regardless of their reasons for reframing their entrepreneurship, the reframing serves as a way to minimize the challenges and pressures of being a business owner. In not allowing themselves the credit they deserve, they are lessening the pressure to succeed, because they are seemingly lowering the risks they take and lowering the standards of success.

By reframing the challenge of the business as a divine force or as not referring to themselves as entrepreneurs, many of these women do not allow themselves the appropriate amount of credit due to them. This is interesting because, as I discussed above, these women utilize excellent positive self-talk strategies; they clearly do not want to fail. However, by attributing their idea, their strength, their success, to an external force, or by not allowing themselves credit, the pressure on them to succeed and overcome all challenges is lessened. Because there is less stress, then, the women can focus more on simply running the business and not being overwhelmed by their challenges and fear of failing. In fact, one woman I interviewed suggests that women inherently find it easier to fail due to their attitude towards themselves:

I don't think woman have to prove themselves as strongly a men do. I mean, I can imagine doing this and having to fail – I mean, that's not how I imagine it, but it wouldn't mean that I wasn't a good person, you know what I mean? And I think with men, it's part of their [ego, that they have to succeed].
Feeling Guilt

While the first two attitudes of positive self-talk and reframing the business occurred across the board, there was one reaction that I found which was specific to the mother-entrepreneurs. Half of the mothers reported or implied that they have felt guilt over missing their children’s extracurricular activities or for not generally spending enough time with their children. Mother guilt results from a mother not being able to be the “supermom” for her children, often because she is working (Ehrensaft, 2001; Seagram & Daniluk, 2002). Jessi explains the guilt that mothers feel:

I think probably as mom, everybody’s going to feel guilty when they’re leaving their kids at daycare, or grandma’s watching them on the weekends. A good example is when my daughter was in volleyball last year, and my employee right down there just became an assistant volleyball coach at the high school last year, so she had to leave every day at three o’clock and because of that – and this is just backwards – I stayed and was the one that closed up at five thirty ... so I missed every single practice and every single game.

Jessi explained that by the time she could have hired another employee, trained, and trusted that employee, volleyball season would have been over. So, she stuck it out, but in order to cope with having to miss all her daughter’s games and practices, she allowed herself to feel guilty. In turn, Jessi’s guilt inspired change in her life: she has been trying to get away from work more often to spend time with her daughters. For example, she took her daughters to Disneyland and though it was difficult, forced herself not to check in on work with a phonecall. Similarly, Tara explains:

I think about the only time I feel pressure is from myself, and for instance if my daughter has something at school coming up and I have to miss a volleyball game or a tennis tournament, or if she’s in drama, if I happen to miss a production then I fell really awful because I have to work and miss that. There haven’t been very many times that I’ve missed things, but when I have, it’s always been for work, and that’s the only time I feel bad.
Tara, like Jessi, has a challenge with balancing her home and work realms, and to alleviate the challenge, feels “awful” and “bad.” Also like Jessi, Tara explained to me that her guilt caused her to make changes. She now schedules her work commitments around her daughter’s extracurricular activities whenever possible. In acknowledging guilt feelings, one can take comfort in that they at least recognize a problem. Moreover, guilt inspires these women to make changes.

Cinda explains that she had a hard time creating boundaries between her home and work spaces, and so feels guilt over the fact that she’s a workaholic and at times, is happier being at work than at home. Cinda responded to her guilt, in part, by creating a “home” at “work” for her children to use as a meeting place or study area after school. Presumably, Cinda feels guilt because as a mother and wife, she is supposed to be content at the actual home. For a woman to enjoy being at work more than home may cause her to question if she is a good mother and wife because good mothers and wives enjoy being at home (though women’s liberation has come a long way, there is still an attitude in society that women should be at home more than work, as is evidenced by Ehrensaft, 2001; Hochschild, 1989; Seagram & Daniluk, 2002, and societal pressures can create a mother guilt syndrome, according to Seagram & Daniluk, 2002). To help alleviate her dilemma, Cinda feels guilt and implements changes. Guilt, at least, allows the guilty person to acknowledge that she has this dilemma, and places her on the path to making positive changes. Robinson (2003) explains that psychologists classify guilt into two categories: Unreal guilt and Real guilt. Unreal guilt is the anxiety that occurs when one simply thinks of doing something “wrong.” Real guilt, on the other hand, is a healthy reaction. In the workplace, for example, “Real guilt helps you to show up on time to
work, keep your word, and strike a balance between your private desires and those of the larger group” (Robinson, 2003, p. 39; Dickinson, 2001). Real guilt, for the entrepreneurs in this study, helps them to recognize and continue to recognize their role in other people’s lives and it helps them to create a give-and-take situation, a balance, between their work and family and individual time. Sunni acknowledged her guilt (and food) as a coping strategy (though humor may be a third coping strategy for her) when I asked her how she dealt with having to work and find non-familial care for her child:

\[\text{Tremendous amount of guilt. Tremendous amount of guilt.} \]

(Emphasis hers)

When her daughter was thirteen, Sunni allowed her to avoid non-familial childcare and go home after school, provided she had a particular friend with her (importantly, the friend was fourteen). This was a response to her guilt over always having to give her daughter over to childcare. Finally, Carrie very emotionally acknowledges her guilt resulting from putting her business before her family for twenty-five years:

I – I always put the business first (tears well up in her eyes), and that, that makes me cry to say that, but it’s true. And it’s not a choice that, that I guess I’m proud to admit. But, it, it, it, and again, you only know that looking back, but I really put the business first every time. Every time. And I’m actually in (she pauses) counseling – I’m in therapy, by myself, which I’ve been, [my husband] and I have gone to marriage counseling ... [this is the] first time I’ve ever gone to therapy by myself. And I’m finding it to be the most difficult thing I’ve ever done in my whole life, but I know, and that’s why I’m so ready to say it because I, it’s a huge, huge part of kind of understanding where I’m at in my life, and it’s hard. It’s a hard choice [to put the business first], but I made it, and I did it somewhat unconsciously, a lot of times unconsciously.

Carrie’s guilt is deeper and further along than many of the women in this study – for twenty-five years, Carrie put the business before her husband and her son. Because she is allowing herself to feel guilt, she is also allowing herself to cope with her stress and

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feelings resulting from her home and work challenge, eventually attempting to make changes through seeking therapy for the first time alone.

Owning one’s guilt allows these women to accept the challenges they have in balancing the realms of work and family, which is the first step to actually trying to solve the problem, as “Feelings of guilt are a gift from our conscience. They remind us that the first thing we ought to do is make choices we can live with. We can use our guilty pangs to make changes, even small ones” (Dickinson, 2001, p. 80). Clearly, feeling guilt is a gendered response, first, because it’s what these women use to combat their gendered challenges, and second, because this guilt is mother guilt; mother guilt is associated with mothers who cannot live up to the ultimate in societal expectations of motherhood, the “supermom” (Ehrensaft, 2001; Hochschild, 1989; Seagram & Daniluk, 2002).

As I’ve discussed in this first section, these women often used the response of attitude in three ways: positive self-talk, reframing the business, and feeling guilt. Through the use of attitude, these women are able to allow themselves to either acknowledge (positive self-talk, guilt) or hide (reframing the business) their challenges and accomplishments. Reframing an attitude is an easy response to challenges, because it rarely requires any action on the part of the entrepreneur. These attitude-reframing responses emerge as gendered since they are often in response to challenges that women mainly feel, as I discussed in chapter two: discrimination (both general and financial), motherhood, and the work/family balance.

Reframing attitude was a simple, almost automatic, response to challenges, and represents how these women entrepreneurs often turned to themselves in order to respond to business- and home-related obstacles. Another prominent response that emerged from
the interview data was that of seeking support. Seeking support signified many women's ability to respond to challenges by turning to others. I next discuss how a variety of support operated in both the home and work realms for the women entrepreneurs.

Seeking Support

The response of support was highly prevalent in this study; there was not a woman entrepreneur who did not utilize some type of support system for either her work realm or her home and personal realm, or a combination of both. Using support represents a gendered response since women are generally adept at making connections and creating familial relationships due to their feminine management and communication style. Additionally, support as a response is used in direct opposition to the challenges faced by women in balancing their home and work realms. Support tended to take on one or a combination of the four forms of support as postulated by House (1981): emotional support, information (networking) support, material (financial) support, and appraisal support, and women who could not find support for either the home or work would often creatively create some type of support outlet. Furthermore, some of the support utilized was facilitated by the use of communication technology. As I found with the women entrepreneurs in my study, support for the home realm tended to be mostly emotional support whereas support for the work realm was a combination of emotional, financial, and business support. Interestingly, as I'll discuss further, the women reported more instances of support for their businesses than for their home lives. This may be because the business support they received was also emotional support. First, I discuss what types of support and from whom support was available for the home realm, and then I turn to
business-related support. Finally, I discuss creating support and using communication technology for support.

Support for the Home Realm

The majority of the support received for home and personal realm was emotional support. Women reported that in spirit, and even oftentimes in action, their husbands, children, parents, and friends gave them support outside of the workplace. For example, no woman reported that she was responsible for all of the housework, and all women reported that their spouses helped out around the house. I discussed the women’s framing of their spouses’ household work as “helping out,” proposing that it indicated that while the men did, in fact, participate in the household chores, the women were still psychologically and physically responsible for most of the household and childcare chores. Though this is, I believe, the case, it was clear to the women interviewed that they really felt that their spouses were being supportive in “helping out.” Interestingly, Erica and Terry, both lesbians, reported a more equal sharing of the household tasks, and were grateful when their partners would temporarily take on more of the chores during a particularly busy time at work. Additionally, many women found it useful to rely on older children to participate in the household chores, and, for those old enough, to act as drivers for younger siblings.

A major source of support for these women was from their parents. Almost every woman’s parents had owned their own business when the woman was young, or if not, the father was often some type of engineer or contractor; the jobs the fathers held seemed to allow them creativity and flexibility in the workplace. Many of the women reported that their parents are supportive of them as well as are mentors to them. For the home
and personal realm, then, the women tended to receive much support from their parents. Shawna and Danielle, for instance, will go to their parent’s house for dinner and talk shop. Danielle’s mother will provide childcare when neither she nor her husband can watch their son. Betsy wanted to move her business from Los Angeles, California, to Montana, and her parents gave her a parcel of their land for her home. The major support received from parents, however, was the simple, “you can do anything” attitude. Approximately half of the women reported that when they were younger, their fathers were very clear about the fact that they, as women, could essentially do anything they wanted. The women’s mothers were equally as supportive, but it seems as though they offered more silent support than the fathers. This may be because in a majority of the women’s families, if the parents owned a business, the father was usually the main owner. If the father worked for another company, typically the mother was a homemaker until her children were adults. As a result, the women would not only hear from the father that they could do anything they wanted, but they would also see him going off each day and making money to support the family. The women do see the influence of their mothers, however, in that for many, their mothers “managed” the household quite well and passed on organizational skills. No woman entrepreneurs’ parents were unsupportive when they announced that they were starting a business, with the exception of Elinore and Terry. Elinore explained to me that her father was a traditionalist who didn’t think that women should be divorcing their husbands, quitting Ph.D. school, and starting their own adventure travel businesses for women. Terry’s mom was skeptical of the business and didn’t think she’d make enough money.
Overall, then, these women were influenced, mentored, and supported by their parents (and most often, even their siblings). Many women also found support for their personal and home lives through neighbors and friends, though a few women reported that they didn’t have friends to use as support simply because they didn’t have time for friendships. Individually, friends tended to offer emotional support and childcare services. Sunni recalled that ten years ago, when she desperately needed childcare so that she would be able to go to work, her girlfriends who also had children would sometimes watch her daughter. Sunni also found outlets of childcare support in neighbors and her daughter’s friends:

I had, I was very very fortunate and I had, the first two years, after her dad died, I had two families and one week, she would go home with that family, they would pick her up from after school care, take her home, help her with homework, cause they, she knew, they had children as well, and they were classmates of hers, so she knew them for quite some time, so she would go home, they would feed her dinner, and I would pick her up after work. And then the next week she’d go with the other family, and that week, I’d flip flopped this for two years, then when she became a little older, cause she was just shy of eleven when her dad died, just a couple of months shy of eleven, so when she was thirteen she begged me to be able to go home after school. I had a real problem with that, but what I did is, I compromised in that I allowed her to go home, as long as she had one of the friends go home with her. Cause one of them was fourteen. Not to say that thirteen and fourteen year olds don’t need a tremendous amount of supervision, cause they, she happened to have been, and still is, a real sweet child. Not that she hasn’t had her moments (smiling), god knows, eighteen and nineteen, oh shit. But when she was that age, she was level headed, didn’t have to worry about anything, and as long as she wasn’t alone, and I had neighbors across the street that would keep an eye on her – I actually had neighbors directly across the street, and right next to us at that time that knew, cause I’d talked to them, knew that she was home from this time to this time, and she knew she could go there, and they knew to keep an eye out. So we did that for quite some time. And it worked, and then I had two other girlfriends who had kids that if something really popped up, both of them – one was a widow as well, and the other one divorced, a divorcee, and then they could also help, so we were very supported.

Sunni, in her various childcare options from friends and neighbors, shows great creativity in finding ways to have her child cared for. Jessi found support through integration of
home and work in order to make childcare easier. Jessi’s business partner moved in with her so that when Jessi was at work, her business partner could watch and care for the children, and vice-versa. Jessi also was able to rely on her neighbors to help her out with childcare. Some women had groups of friends who they could rely on for non-work related (emotional) support. Tara relays excitement about her group of friends, who have been meeting since 1984:

And so we have been meeting since 1984 and ... it’s exciting, it really is exciting ... and the whole purpose of our get together, we get together for a potluck, every month, sometimes it’s every six weeks, it depends on the schedule, and we have a potluck, and the deal is that we don’t, the purpose is not to cause any stress in anyone’s life. So whoever hosts the potluck that month does the dishes and buys the wine, and everybody brings other stuff, and then we just get up and leave and we feel good about it, and we don’t feel guilty leaving the hostess with the dishes, because it’s just part of the deal as you know, not guilt and no stress, and so it’s wonderful. One thing we have to do is we have to bring something positive to share with everybody that’s happened to us in the last month. And it’s just been incredible, because rather than getting together and bitching and moaning about the agency and our bosses and our husbands, it’s kind of fun to come and hear about all the positive things that have happened to people during the last month, and it’s just grown from there and we’ve been through some incredible times together, including family deaths and suicides and cancer among our group, and divorces, I mean, it’s just been incredible, the things that we’ve been through in that amount of years. But we’ve also given each other a lot of support ... and so it’s been really fun to have that group of friends.

Morgan uses a similar support system of friends with whom she’s been meeting for about twenty-five years. Morgan’s group of friends is organized as a birthday club. The women typically get together for luncheons to celebrate each other’s birthdays, and on major birthdays, such as when one turns fifty or sixty, the women take a grand trip somewhere. Morgan mentioned that she’s been to Paris, Lisbon, Carmel, CA., and Las Vegas with these women. For Morgan, “it’s important, because it gets you through the times, if your marriage doesn’t work, you’re having hard times in business, whatever.
And sometimes they don't understand about the business thing ... but they're still just wonderful friends.”

Importantly, then, the majority of the support for the home/personal realm was in the form of emotional support. Occasionally, friends, neighbors, and parents would provide babysitting services, but overall, they mostly offered encouraging words and attitudes. These attitudes were essential, however, to provide women with encouragement for their endeavors – balancing the home and work realms, I suspect, would be much more difficult if there was no external encouragement. As I will discuss in the following section, many women also received emotional support (as well as financial and technical support) for their work realm from immediate sources (such as family members) as well as from business individuals and groups.

**Support for the Work Realm**

As I mentioned earlier, the women tended to have more work-related support than home-related support; work support was integral to the operation of many of these women's businesses. I suspect that the availability of work-related support was higher since socially, “work” is a more acceptable reason to have a support network. “Home” is a personal realm, and thus, persons are often expected to deal with it personally. Hisrich and Brush (1986) write of the importance of having a moral (emotional) support system, but really emphasize the need for business contacts and support for the women entrepreneur. It was typical for the women to feel supported by their families in the work realm if their families also supported them in the home realm. Women also received emotional, informational, material, and appraisal support from many sources in the work realm. Interestingly, the instance of women being involved in male-majority support
groups or having male mentors was also slim. Though a small few of the women did find support from males (who weren't their partners or fathers), this support did not come across in the interviews as being as important as the women-received support. Additionally, the support that non-family males offered was strictly business-related support. In this next section, I discuss where and how women received support for their businesses: from their partners, parents, friends, established business persons, and business and personal networks.

About a quarter of the women I interviewed reported that their spouses were skeptical of their businesses at first, because they were concerned about the flow of income coming into the household. No one's spouse insisted she not go through with the business, however, and for almost all women, their spouses were still emotionally and physically supportive of the business. Marilyn's husband, though concerned about the finances, has always been willing to do carpentry and similar work in her and her daughter's business. Tara's husband was concerned about the finances since she took early retirement from her employer, and so she asked her husband to support her for a couple of years to try out the business. Six years later, Tara's business is successful and she feels that her husband is her biggest supporter. Both Sara and Amanda, the sisters who own the salon and day spa, have partners who are very supportive of their business; they are able to use their partners, who are also entrepreneurs, as "sounding boards" for business-related decisions. "A spouse's business knowledge and experience, particularly if he is self-employed, can have a strong positive impact" on the business (Moore, 1999, p. 381; Caputo & Dolinsky, 1998). The sisters also expressed their desire to have families of their own, and feel as though when it comes to that time, that their husbands
will be equally supportive in their choice to have a family as well as remain an integral part of their business.

Many women in the study also reported that their parents are emotionally and financially supportive of their businesses. As I mentioned above, many of these women reported that their parents were entrepreneurial mentors to them because they either had a business of their own or are exceptionally business-savvy. According to Schiller and Crewson (1997), women are most likely to become entrepreneurs if they have access to mentors. With parents as mentors, it seems, the possibility of the woman seeking an entrepreneurial path is doubled – most of the women whose parents had their own businesses not only cite their parents as mentors, but also speak of their becoming entrepreneurs as “natural.” In fact, these women explained that their families weren’t surprised when they announced their decision to try entrepreneurship either because their parents and other family members were entrepreneurs or because it was an inherent part of their personality. Kenna’s parents weren’t surprised when she decided to go into business for herself – her mother is an entrepreneur and Kenna has always just had it in her. Kenna receives a lot of support from her mother regarding her business. Her mother works as an independent business consultant, and for Kenna, “was kind of a mentor. She’s a successful businesswoman in her own right, and she’s always been inspiring in that way.” And later in the interview:

My mom’s been really great, she’s kind of my mentor, and there have been times when I’ve needed her support financially, to keep [the business] going. It’s really hard to start a manufacturing company on a shoestring, so she’s been really good about that.

Cinda and Renata’s parents owned their own business when the sisters were younger. They quickly identified their parents as sources of inspiration, support, and mentorship.
Additionally, because they grew up in an entrepreneurial business, they were socialized into entrepreneurship at an early age. Their parents were both involved in a community and involved in a family business partnership—growing up with this, the sisters learned the same and attribute this to their ability to work out their differences as family/business partners. Both Cinda and Renata are also both very civic minded, another aspect of being in business that they learned from their mentor-parents: give back to the community.

Melanie's father is not an entrepreneur, but Melanie did work in the same industry as he for many years. Melanie related to me that when she left her job she was leaving her dad's industry, and yet he was extremely supportive of her. In fact, when Melanie told her father that she was starting her own business, he cried. Melanie recounted the moment:

My dad was a real role model ... and I learned really well from him. And he, he just gave me a lot of confidence when I called him and said, 'I'm quitting your business and starting my own.' He started crying, he thought it was the greatest thing. So he was very supportive.

What makes using familial emotional and mentoring support a response strategy is that many of the women feel more comfortable with their challenges just in knowing that they have a close support network for their business. Terry, Melanie, Sara, Amanda, and other women, told me that they feel comfortable calling their parents with questions and advice about business. Sara and Amanda can even rely on their mom putting in hours at the salon when they need an extra person on hand.

Regarding their businesses, seven women received start-up or continuing financial support from their parents or other family members. Because of this, many women called themselves "fortunate" or "lucky" to have received this financial support from their parents. Sara and Amanda's parents helped them immensely in starting their business.
Because their parents were hoping that Sara and Amanda would stay in Montana after they graduated from college, they loaned their daughters the money that they would need to acquire an established salon from their college savings account when Sara was twenty-four years old and Amanda was twenty-three. A few years ago, their parents even helped them to move to a new location, as Amanda tells it:

As we got more into the business, [we] decided that we wanted to grow. My parents have helped us with the venture, and they had always been thinking of investing in some sort of property downtown, so we found this building. So, essentially, we lease the property from them as opposed to leasing from somebody else. Now, our landlords are a little bit nicer than we’ve had in the past.

Cinda and Renata received early inheritance money from their grandmother in order to finance their business, and Sunni was able to find a “private banker” in her father who also gave her inheritance money because “he felt that he would rather see – enjoy helping me out [now], instead of leaving everything after he died.” When Gerry and Danielle wanted to start their business, they each put in one hundred dollars of their own money, and their mother loaned them the rest of what they needed.

When the women talk about the loans they’ve received from parents and family, they frame the loan as “fortunate” and “blessing,” indicating just how important it is to these entrepreneurs that they have challenge-free funding and just how supported they feel by their family. Along with the financial support, however, the emotional support and mentorship is equally important. There were only three women who reported that they did not feel supported by their parents, and they were able to find alternate funding and support systems, which I discuss next.

Aside from familial support systems, the women in my study would often seek advice and knowledge from individual persons or from established networks of women.
While it was more typical for the women to utilize group support systems, six women did find it useful and beneficial to find support from an individual person. Erica, for instance, talks with a female business-planning partner once a week:

> I talk to my business planning partner, she’s somebody I have a telephone conversation [with] once a week, and we discuss anything about our business, and we write our press releases, we do our publicity, we get ideas, brainstorming. Sometimes I need all the time, sometimes she needs all the time, it just balances out.

Through this individual support source, Erica has a person to go to for the general maintaining of the business, but also has an outlet for where to seek advice when she is faced with a challenge. Since Erica tries to not talk about work much when she’s at home (segmenting), she is able to find someone who will listen and offer experience and advice. Jessi cites the business owners that surround her in a city downtown area who are women as providers of support, but mainly seeks out the advice of a few women when faced with a challenge. Jessi explains why the support she receives is important to her:

> As a matter of fact, when you walked in, I was on the phone with one of [the business owners]. She owns a gift shop up here, and we talk everyday, every other day, once a week, and there’s not very many people that we’ll confide in to each other, and if you’re having a very sucky day, or you’re down to zero in your bank account, you can really confide in somebody.

Jessi found major support on the Wednesday morning that she walked into her store and found that her partner had vandalized and stolen merchandise and fixtures. To open the business for that day and until she could replace what was stolen, other local businesses loaned Jessi a phone, store fixtures and hangings, and the like. Jessi’s support network is not unique to just her. In fact, most of the entrepreneurs who operated businesses in downtown areas talked about a loose network of the female downtown business owners that were close in proximity to their businesses. These networks had virtually no
structure – the women could call when they wanted to, regardless of if they had a specific challenge or just wanted to chat.

Tara found inspiration in a friend and mentor when she decided to leave her job working for someone else. Tara’s mentor, Valerie, had worked at the same place of business where Tara worked, and decided to become an entrepreneur in consulting services – exactly what Tara wanted to do. Tara expresses how she was inspired by Valerie to start her business:

Valerie [and I] both worked for the [same business] in public involvement and she left about four or five years before I did and had her business going great guns and I was kind of inside the [business] watching her and saying, “hmmm. I wonder if I could do that?” She’s been my good friend, anyway, all these years, and so I would say she’s been my mentor and my inspiration. Plus she refers a lot of people to me, it’s just wonderful!

A friend and business mentor, Valerie was able to furnish Tara with what she needed to know to start the business, and even now, Valerie and Tara refer clients to each other when they themselves can’t take on a new client.

While many women relied on family members, friends, or informal networks, ten women utilized established, structured support groups. Of the participants, five regularly attend meetings of the Women’s Network for Entrepreneurial Training (WNET) program sponsored by the Small Business Association (SBA). According to the website of the SBA (2003), “WNET matches successful entrepreneurial women (mentors) with women business owners whose companies are ready to grow (protégées). WNET services are provided through the WNET Roundtables, where participants meet to receive practical support and guidance from a wide range of experienced mentors in an informal, ongoing relationship.”
For the five women in this study who attend WNET meetings, it is obvious that
the meetings provide them with a business as well as a social outlet. As part of my
research, I attended a WNET meeting in Missoula and also a meeting in Kalispell. The
meeting in Missoula was conducted at a family restaurant on a Thursday at seven-thirty
in the morning. This meeting takes place on the third Thursday of every month at the
same restaurant and at the same time. During the meeting I attended, about nine women
showed up, and the atmosphere was supportive and encouraging. While I was there, the
women asked questions and advice of each other (both business and personal), and a
keynote speaker gave a twenty-minute business-related lecture and answered specific
questions for the entrepreneurs attending. Alternately, the meeting I attended in Kalispell
had about thirty women and one small child in attendance. This meeting takes place on
one Wednesday of every month at noon. This particular meeting featured a keynote
speaker who combined work and life concerns in a presentation on job "burnout." The
speaker also spent time fielding women's specific business-related questions. After this
meeting, the women formed four breakout groups and spent twenty minutes discussing
business and life related topics; the group I was in spoke about using meditation
techniques at work and was led by a woman who owns her own meditation and yoga
center. The ten women in my group seemed excited to learn this new business tip of how
to incorporate holistic practices into their business environment. From my vantage point,
these WNET meetings offered the women a chance to get out of their offices, an
opportunity to socialize and network (a lot of women brought business cards and
announced events or accomplishments of their businesses), and a time for them to address
serious business concerns with people who could offer advice.

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While at one of these meetings, I met Julie and interviewed her after the meeting. Julie was friendly with a lot of the women there, hanging behind for half an hour after the meeting officially ended to chat with her friends in the group. Aside from the social support, however, Julie expressed that the WNET meetings offer her business opportunities. Julie is hoping to expand her business, and plans to utilize the services of two businesswomen whom she met through WNET. Julie told me, “Now that I’ve run into Laci and Katie, these are the people to put in place for what’s next.”

Tara frames the WNET meetings (which are sponsored by the Missoula Business Women’s Network) as socially and emotionally supportive, “And of the Missoula Business Women’s Network I’ve got some very good friends in that organization, too, that I met right at the beginning, and they’re still some of my best friends, and I get a lot of support from them as well.” Kenna attends the same WNET meetings as Tara, and she framed the meetings as being useful in terms of “connections with folks [who are] resources.” Kenna explains how the network helped her with a dilemma:

Like I needed to talk to somebody about if I should incorporate, and how I can start not paying tax, now that my business is doing well, how can I shelter myself from being taxed too heavily, and so those kinds of resources are at the Business Women’s Network because all those people are in those different fields. (p. 15)

Other women were part of structured business- or industry related networking programs that were not SBA sponsored. Julie, who also attends WNET meetings, is part of a networking and support group of about twelve thousand counselors – the correspondence is conducted using the Internet, and Julie receives a lot of email with “a lot of good information there.” Julie is also involved with a smaller support group of seven counselors who talk once a week and provide business and emotional support for each other:
So, I think that if I didn't have that, it would be very hard. And I don't have to, you know, we talk once a week, there’s a group of six of us, actually seven with me, and we talk every week and we throw ideas out and things, but a lot of personal things come up, you know. So, we kind of have a sounding board, and that’s great. I just, I think no one’s meant to not have other people to bounce things off of. And by having the right people, the people who know how to get you back on track really fast, that’s, that’s good.

Because she is a counselor, Julie sees the need for her to have emotional support. I asked Julie if, as a counselor, she ever feel like she needed a counselor, and she told me, “I have a counselor. Almost all good counselors have counselors.”

When first starting her business in 1982, Elinore was one of few women who were starting businesses. She found strong support through her CPA and also through the National Association of Women Business Owners. Elinore offers a glimpse into the alienation that a single woman might feel when beginning a non-traditional business in the early eighties:

My CPA was a woman who really encouraged me. I don’t know if, I can’t say that she’s my mentor, but I can say that she was really really encouraging. She also belonged to NAWBO. I had quite a few other women friends who had their own businesses in [the city], this was a wonderful organization for me to be in when beginning, it was just very supportive of what I was doing and there was nothing else that was – there were plenty of people telling me that I was crazy, but then I could at least go to NAWBO and see other women who had their own businesses, and who, were like me, they just didn’t fit-in in the traditional world, and they wanted to do something on their own.

Elinore also found support in the PR firm that she hired with her initial savings:

Um, I had a PR firm, two guys, who, I was actually their first client – they were starting their first business, and I was their first client. They ended up with an office [in the city], and selling their company to a big advertising firm, but they always kept me as their first client, and they never charged me more than what they charged me in the beginning, which was fabulous, cause I couldn’t have afford it. I would say they were a pretty big influence on me, because they were gung ho with me from the beginning, we were all gung ho together – they were starting their business, I was starting my business, we were all very good for each other.
The relationship that Elinore had with the PR firm was a very supportive business, both emotionally and financially (since they never raised their prices for her). At a time when women were rarely in business, especially in the male-dominated adventure travel industry, Elinore was able to find people who not only supported her in words, but in their actions as well. Equally important for Elinore and other women in this study is having an industry-based network on top of a general network of women business owners. The industry-based network can offer more specific understandings and solutions of business-related challenges, but doesn’t necessarily offer a broad spectrum of support as a general network might. Elinore, again being in a male-dominated industry, explains that her industry-related network of women is both business and emotionally supportive:

I do have network of friends that are in the adventure travel business now, and many of us are women, there’s still very few women who own their own companies in the adventure travel business. But I do have a couple women who don’t live here, who live around the country, who I work with, in terms of setting up trips and working with them, through their companies. We have gotten together, the four of us, last year, based on the fact that there are very few women in this industry, and we need to be supportive of each other and find out what’s going on and why things are going on.

Carrie is fortunate that, in her franchise business, the franchiser offers an internal support network for the franchisees. The franchiser program creates peer groups by connecting nationally based businesses with other businesses with similar market characteristics. Carrie mentioned that she had just gone to Nashville where she “studied” someone else’s business, along with five other business owners, to help them to refine their operation. This peer group really helped Carrie out of a jam when her business was in serious trouble. Carrie explained to me that she used this support network as a response to a grim challenge:
That’s because we were in business long enough, at that point we were really in trouble. And then as I mentioned, the peer group that I’m involved in, when they identified the crisis that we were in, and they were the ones that sort of made us wake up to it, one of those guys came and helped us, he came and spent six weeks and helped us make good decisions and implement better things, and really turn the corner. So I’m not sure we would have survived without that kind of support. So yeah, I’ve had lots of support. I’ve had lots of — and maybe because I’m real open and I’d asked for it and I’m not embarrassed by it or anything, so I’m not going to hide it or anything, you know, I’d say, “I’m really in trouble here, what do I do?” And I would listen. I think that’s one of the things that, the biggest things that I can attribute to the fact that I have been successful is that I, I do not hesitate to try a new idea or a good idea.

Carrie also mentioned, however, that to rely only on the franchise support system would be “frustrating, cause it’s a corporate kind of culture, [and] sometimes it’s more of a barrier.” On a smaller and more intimate level, then, Carrie is part of an informal group of businesswomen who call themselves “the good ol’ girls.” This “is a group of women who meet once a month for drinks and has been a big support in terms of, other women who know what’s going on in the community and if anybody came to that group and said, ‘I’m really struggling,’ everybody would try to offer some sort of support or help.”

Clearly, the women did not lack for business-related support. Almost every woman had a family member or partner who was supportive of the business, financially, emotionally, or technically. Where less than half of the women did not utilize established women-in-business support groups, they were aware of such groups and expressed an interest in attending one at some point. Otherwise, these heavy instances of support suggest that support is an integral part of the woman-owned business. In fact, two women who felt a need for support took it upon themselves to create a support system.

**Creating Support Systems**

Where the women were lacking for group support, there was opportunity to create support groups. Two women showed incredible creativity and organizing skills in their
ability and drive to organize local and national industry-related support groups. For
Betsy and Julie, creating the support group in itself was a response to a challenge, and
then participating in and using the support group once it was up and running was also a
response. Betsy, a computer consultant and member of a local WNET group, recognizes
that her industry is largely male dominated; “When I started, I was one of maybe ten
women in as many as about three hundred consultants. This is a man’s business.
Technology, computers, sales, you know. I can’t tell you how many offices I walk into
where all the sales people are men and all their assistants are women.” Betsy receives
support from her local WNET group as well as her mostly male industry-related
community. The industry-related community support is exceptional: she has a wide
range of persons whom she can contact if she has a question, and she is often
recommended to clients by other computer consultants. However, something was
missing for Betsy, so she created a women-only industry support group:

[At the annual computer consultant conference] there were all these women that
year, you know, the numbers had grown a little bit, a little bit, a little bit, but all of
the sudden there were women everywhere, and I was just beside myself, because
it was great. And because I think of the stress of that time, too, (the conference
was September 11th and 12th, 2001) we all really connected. So I immediately got
back from that and started a peer group of women act consultants because I mean,
I just thought it was great. I mean, men are fun, and they’re wonderful to have
around and all that, but to have women in my business facing the same issues was
really just awesome to me. And so I started a group for women only consultants,
and they’re all over the country, there are nine of us now, and we didn’t start out
with that many, we’ve added a few since, but they’re just amazing women and
they run their own business like I do, and they have such great ideas, and we
collaborate, and we co-opted some computer technology, I’ll tell you about that.
(Emphasis mine)

Betsy explains further how her created support group functions to do more than just give
women a forum to air their challenges:
Um, and we try to collaborate on things that will help us to run our individual businesses, but if we all do one piece of the puzzle, we don’t have to reinvent the wheel every time. And we can put in ten percent of the effort and get a hundred percent of the work. And so I started that right at the end of 2001 and I love it.

Similar to Betsy, Julie found that she wanted a more closely-knit support group that would offer emotional as well as business support. Julie is also a member of a WNET group, and has a network of industry-related persons to use as support. With a smaller, local group, however, Julie is able to find more specific support for her business:

I started, last fall, a [support group], and so there are several of us in it, we support each other, we network on a very serious level, you know, it’s like every time something comes up we try and network somebody else into a position. For instance, when I work with my clients, very often I say, “you know, you really should go see Valerie,” because it’s part of the whole picture. And it is, and I believe that. I mean, we all believe so much in each other, that it’s real easy to network.

Whereas Julie found support from the WNET group and the industry-related group (of 12,000 counselors), she was able to find specific, serious, business-related support that would actively assist in maintaining and growing her business. Aside from the serious business networking, however, Julie also received emotional support for her business, which is evidenced when Julie says, “I mean, we all believe so much in each other, that it’s real easy to network.” For women entrepreneurs, then, this may be the ideal structure of a networking group: offering both emotional and informational (networking) support. According to Moore (1999), “Entrepreneurs consider personal and emotional support … far more important than financial, operational, or other types of assistance in running their business” (p. 381). This would seem to indicate that a place where one could obtain both business and emotional support would be an important strategy for women entrepreneurs. In order to receive this support, approximately one-third of the women turned to communication technology for help.
Technology and Support

The majority of the women I interviewed reported that they used technology daily in their business in countless ways: email communication, operating a website, cell-phone convenience, connecting with clients and employees, electronic advertising, e-commerce options, and so on. This is fitting with the current statistics on the Internet technology use of both female and male entrepreneurs (Center for Women's Business Research, 2001b). Most of the women who did not currently use technology have plans to integrated technology into the business in the near future. For example, Sara and Amanda will be installing a computer system in their business within the next few months, with the hope that it will bring them up to speed on technological advances and help them to run their businesses smoother. All of the above examples of technology in the business are general, gender-neutral ways in which entrepreneurs utilize technology.

A small handful of the women that I interviewed, however, gendered technology when they used it as a means to gain emotional and business support.

Betsy and Julie, the two entrepreneurs who “created” their own support systems, used technology in a big way to communicate with the support groups they created as well as other support groups to which they belong. When I asked Betsy how she was able to obtain support from a national group of women consultants, she told me, “We meet on the phone monthly, it’s a conference call, and then we meet face to face in conjunction with our annual conference and then the opposite part of the year, so every six months.”

Julie accesses support networks through email technology with her industry-related support group, “I belong to, still, a large [counseling] community and we email,
there are email coming back and forth a lot, everyday on the email list, so we get a lot of
good input. There are a lot of good questions that get asked there, and then a lot of other
[counselors] will answer them.” With her smaller and more intimate industry-related
group, Julie uses telephone technology to gain specific support for her business from the
“six or seven” people in this group:

We use a bridge line. A bridge line a telephone line — it would be like three way
calling but you know how difficult that is, everybody just calls in a number, and
gives the code number and we all talk at once. Not at once — we’re all very
respectful, but you know, we can all talk.

Being able to use technology gives these women more of an opportunity to gain quality
support from peers and mentors. The WNET groups that Betsy and Julie (and others)
belong to bring together women of all different industries and stages of business. While
the WNET groups (and other groups that are local, but not specific to an industry) can
offer more diverse support, the tendency may be for that support to be more emotional.
After all, can a woman who owns a pet store give specific advice or share past
experiences in order to offer business-related support to a woman who owns a travel
company? While the answer can quite possibly be “yes,” it would seem to be more
beneficial to utilize industry-related support when seeking business advice. The benefit
of technology, then, is great for finding industry-specific support, as technology allows
these women to extend beyond their local areas to find the other women (or men) pet-
store owners in the state and nationally.

Women other than Julie and Betsy also utilized technology in order to attain
support. Erica, as mentioned earlier, talks with a business-planning partner once a week
over the phone. Elinore keeps in contact with four women who are friends as well as
who are in the same travel industry in which she is, and who are nationally based. These
women participate in this national network because, "we need to be supportive of each other and find out what's going on and why things [in the industry] are going on." For Carrie, the situation is the same; her peer group is nationally based and though they do visit each other's businesses in person on a rotating basis, they keep in contact throughout the year. At the most simple level, many of the women I interviewed, such as Jessi, Shawna and Danielle, and Marilyn and Emily indicated that they have a loose network with the other women business owners in their respective downtown areas. A major form of communication between these networks is simply picking up the phone.

No woman in this study was lacking for support. In fact, some women had as many as five support outlets at a time (immediate family, parents, individual mentors, women's groups, industry-related groups, and so on). Admittedly, a few women did report that they actually used little in the way of group support, but it was clear that for these women that this was a choice based on needs or time constraints. Though less than half of the women found that it was difficult to always attend emotional or business-related support meetings, they were aware that there were support outlets for them, and several of the women got around that problem using technology.

As I have previously mentioned, the incidence of support groups as a response was prevalent among the women entrepreneurs. Carrie makes an important point that "we all have the same opportunity and access to information that not everybody'll look for it or ask for it or implement it." What makes the use of support a response is essentially due to the fact that the women in the study are seeking out help with their challenges. Asking for help is often a difficult task, but the women in this study seemed comfortable asking for help within their various support systems. As I mentioned
previously, a majority of the women in my study are members of female-majority groups. The use of female support groups indicates further a gendered response: not only are the women seeking support, they are seeking and finding it through other women. Female support groups are beneficial for these women, as they have reported, because they offer business-related support as well as emotional support; many women, such as Betsy and Tara, indicate that the women in their support groups have “bonded,” or are “friends.

Chapter Three: Summary

In this chapter I have explored two ways in which women respond to the challenges they face as entrepreneurs: looking to themselves by reframing attitudes and looking to others by seeking support. The women gender these responses of reframing attitude and seeking support because they use them to combat the gendered challenges of discrimination and work/family imbalance. Further, the support they receive for their businesses is typically from other women and is often via support groups. This is gendered as well, as according to Hisrich & Brush (1986), using support groups is important for women entrepreneurs.

As I discussed in this chapter, women’s attitude plays a major role in overcoming obstacles. This is in line with previous research, as Christensen (1987a; 1987b) observed that work “satisfaction has to do … with attitude and motivation” (emphasis mine, p. 486). Similarly, Hisrich and Brush (1986) found that a lack of confidence can impede a woman’s success as an entrepreneur and suggests using a positive, confident attitude to combat negativism and discrimination. Through positive self-talk, reframing entrepreneurship, and feeling mother guilt, many women were able to find ways to minimize, ignore, or overcome their challenges.
Also as discussed, these entrepreneurial women relied on their friends, neighbors, parents, partners, local businesses, networks, and so on in order to minimize the challenges they face. Emotionally, business-wise, and financially, the women are able to find and use mentors and resources that give them the confidence and the know-how to start and operate their businesses. The ideal form of support for the majority of these women was the emotional and informational support that a network of businesswomen offered. In these networks, the women were able to find answers and support for their business, but also found emotional support from these same businesspersons.

Though the "free agent" metaphor does not suggest that free agents need a particular personal attitude and strong support network, it makes sense that these two concepts would need to be in place in order to be a successful free agent. Since the free agent is lacking an established workspace and monetary security, a positive attitude and people to fall back on would create a necessary safety net for the entrepreneur. The women in this study exemplified that attitude and support are two aspects that are central to women's entrepreneurship/free agency.

Another response to the challenges these women face is specific to the work/family balance issues experienced by women entrepreneurs with families. In the next chapter, I turn to an exploration of how all of the women entrepreneurs negotiated the work/family continuum as put forth by Nippert-Eng (1996).
CHAPTER FOUR: NEGOTIATING THE HOME-WORK CONTINUUM

As I discussed in chapter three, turning to oneself or to others was a popular gendered response to challenges. In this chapter, I now turn to an explanation of how all the entrepreneurs balanced home and work life challenges. Unlike the reactions I discussed in chapter three, this response is neither an inward response nor a search for support from external sources. Rather, this response entailed shaping and reshaping, as well as transitioning between and transcending one’s boundaries of the home and work realms in a negotiation of what Nippert-Eng’s (1996) refers to as the home-work continuum. Negotiating the continuum becomes a gendered response here because once again, it is how the women respond to gendered challenges as women (and mothers) in business. Since women typically have more home and childcare responsibilities than men (Coltrane & Adams, 2001; Coltrane, 2000; Greenhaus & Parasuraman, 1999; Hersh & Stratton, 1997; Hertz & Marshall, 2001; Hochschild, 1989; Seagram & Daniluk, 2002), it is to be expected that it may be trickier for women who are entrepreneurs (in itself a huge responsibility) to balance home and work.

As I explained in chapter one, we can consider how people balance their home and work realms on a continuum. On one extreme is the practice of segmentation, where the worker delineates clear, impregnable boundaries between what is home and what is work. The other extreme is the practice of integration, where home and work are virtually the same, sharing the same time, space, objects, and people. Typically, workers fall somewhere in between the continuum extremes, “combin[ing] segmenting and integrating visions and practices” (Nippert-Eng, 1996, p. 6). The women in this study are rarely at a permanent position on the continuum; the majority of the women are
constantly renegotiating and transitioning between the boundaries of the home and work realms. Because negotiating the continuum is such a pervasive part of these women’s home and work experiences, it is important to examine the two kinds of boundary work vis-à-vis these women’s experiences. Importantly, the two kinds of boundary work involve first placing the boundaries that delineate the home and work realm, and second, transcending, or transitioning between, the boundaries in order to move from one realm to the other (Nippert-Eng, 1996). As I discussed in chapter one, however, Nippert-Eng (1996) confounds boundary transcendence and boundary transitioning, referring to them as the same, when transcendence and transition linguistically have different meanings.

To negotiate the continuum, some women set rules, some allowed for compromises, some women accepted certain sacrifices, and some tried to do it all (being a super mom and super entrepreneur). None of these women considered quitting the business in order to more easily navigate the home-work continuum, although three women, in particular, were making plans to reduce the amount of physical and psychological space that their businesses claimed in their lives. Following, I explain how many women entrepreneurs engaged in alternately segmenting and integrating their home and work realms through boundary placement, as well as how they transitioned between the realms. I also introduce the concept of transcendence through engaging in individual time. Nippert-Eng (1996) claims that on the home-work continuum, there are only the dichotomous realms of home and work. The women in this study, however, suggest this alternate realm separate from home and work that is attainable through transcendence.
Boundary Placement: Segmentation and Integration

As I discussed in chapter one, the realms of home and work are affected by shared societal and cultural definitions (Nippert-Eng, 1996). One doesn’t necessarily need to be overtly taught what happens at work and what happens at home, and that work and home are two separate spheres because one usually is socialized to know the difference at an early age; one comes to know through indirect, general clues. Within the general definitions of home and work, however, there are changes that can be made by individuals that create unique, individual, home and work realms for each person. Creating these home and work realms for oneself is, essentially, boundary placement (Nippert-Eng, 1996), and the women entrepreneurs in this study engage in boundary placement and boundary re-placement depending on their levels of segmentation and integration. Segmented entrepreneurs saw the business and the home realms as two different spheres to generally be kept separate from each other, while integrated entrepreneurs saw the realms as mostly overlapping; work took place at home and vice-versa. Even though most of the women entrepreneurs were more segmented, as I will discuss, it is important to focus on those who experienced integration as well, since the incidences of integration were integral to these women’s entrepreneurial experiences.

Segmentation

The majority of the women entrepreneurs typically saw their home and work as two separate realms, with the exception of a few. In order to balance their home and work realm challenges, these women first created boundaries to clearly delineate what is home and what is work. To do this, the entrepreneurs created family rules, set personal

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boundaries, drew lines between the physical spaces of home and work, and relied on hired help to help them with their boundary placement.

The use of family rules to delineate the home realm from the work realm was common among the entrepreneurs. Tara and Christina, who run their businesses out of their homes, both have household rules that the family eats together every night at a certain time. For both these women, this rule is slightly flexible, but it is important to them that no matter how busy they are with their work during the day, they are committed to focus on home every night. Christina tells me:

We always eat as a family, under any circumstance ... sit down meals, and we do have our meals with [our daughter] at seven every night so there's no uncertainty there, and Jeff and I have to be there. And if there's a dire meeting or something, there are exceptions to these rules.

In setting up this rule, it is made clear to all family members that home is a place to spend time together, and for the entrepreneur, that dinner time is not a time to be at work. Both Christina and Tara know that unless something important comes up, they need to be at home for dinner every evening.

Melanie and her husband, who works as her employee, have set up meetings that help them to define their work and home realms. This is especially effective for Melanie and her husband, as Melanie also runs her business out of her home:

We have bi-weekly meetings for work, quick meetings: “what do we need to get done today, what’s happening this week, who’s doing what?” And then, “what are we doing long term?” And then, once a week, on Monday mornings, we do that for us. For our lives. And it really keeps things separate. And he’s very good about, if I [say, during our personal meeting,] “oh, don’t forget, [The Business] needs this,” he goes “ok well don’t forget we’re having a family meeting right now, and there’s no work involved in that.” So, it works well for us. (Emphasis hers)
Like Melanie, Christina, Danielle, and Erica also set boundaries about when it is appropriate to talk about work. Christina, whose husband is also her employee, defines home and work by setting boundaries on their evening conversations. Even in this, though, Christina shows flexibility on the continuum, as she will sometimes “hear him out.” When Christina’s husband begins to talk about work at home, she reminds him that:

The rule is “work is work and home is home.” But when it does happen it’s just, you know, being an adult, and saying, “ok, Jeff, send me an email in the morning regarding this issue. I’m not disrespecting you, but please understand that this is my time out of work.” And that’s exactly how I would communicate it. And it’s a huge, huge issue, and sometimes you give a little and take a little, work or no work, and say ok, sometimes you just hear him out.

Danielle also will not discuss work at home, and instead prefers to discuss work with her partner (who is her sister) while at work. For Danielle, it would seem, work is a place to talk about work, and home is not. This distinction can be further explored, however, because Danielle talks to her sister/partner about work at work, but will also talk to her sister/partner about work when they are having dinner at their mother’s house (so much so that their mother yells at them to stop talking about work). Danielle explains that she doesn’t like to talk about work at home because her husband will try to fix her problems when what she really wants is for him to just listen. For Danielle, then, the home and work realm boundary has more to do with the people than the space, and because her husband is “home,” then work usually does not enter into her home realm.

Erica also does not discuss work at home. For Erica, who runs her business mostly out of her home, work discussion is not appropriate home-realm discussion. As it is, she tries to keep work out of home as much as she can through placing boundaries. Other than not going into details about her work with her partner, Erica has the UPS
delivery person drop off packages at the back door (therefore, the living space does not have to "see" them), and she also has recently invested in a cell phone so that she no longer receives work calls at home, and her partner does not have to answer the phone, "Hi, this is [such and such business], how can I help you?" Because her work and home share space, it is important to Erica that she try to segment the space as much as possible. Erica's case exemplifies that boundary placement is a constant negotiation; when work crossed over into home too much, and technology was available, the cell phone helped to re-place the home and work boundary.

Marilyn, like nine of the other entrepreneurs, found it useful to always take specific days and times off. After being in the business for a bit, Marilyn found that she rarely got to spend time with her fifteen-year-old son because she was too often at work. In order to combat this balance problem, Marilyn shifted her work and home realm boundaries and stopped working on Saturdays. This way, she is guaranteed to be able to spend time with her fifteen-year-old son. Similarly, Inga typically takes Saturdays off, and Cinda and Renata switch Saturdays off and hire someone to work every third Saturday so that they both have a Saturday off together. Taking particular days off is a typical boundary placement strategy for many of these women, though it is most easy for women who are in business with a partner (all the partnered entrepreneurs reported a higher level of flexibility in their schedule and daily activities than the solo entrepreneurs). Generally, as I discussed earlier, these women find it difficult to trust that the business will be fine when they're not there, and so some tend to want to work every day – this level of integration often becomes overwhelming and so is combated by taking days off (replacing home and work boundaries).
Eight of the women found it useful to segment home and work by setting boundaries on the amount of work they allow themselves to take home, or, if their business is in their house, on the hours and physical spaces of their business. For example, Inga, Jessi, Shawna, and Danielle rarely brought work home (because for them, work belongs in the work realm), unless it was the kind of work that they could accomplish while relaxing and watching television in the evening. While taking work home represents some permeability in their boundaries, overall, this boundary segmented home from work. Jessi found that she was “taking home a briefcase full of work, every single night.” She explained that it was overwhelming, attempting to integrate her home and work, and so she eventually stopped taking home the briefcase of work, re-placing her home and work boundary:

Well, I’d get home and by the time you make supper and you’re with kids, they’re doing homework, and showers and all this kind of stuff, I was too damn tired to be doing the paperwork. And so I found myself just dragging it back and forth every day and that was so mentally draining. I was still overwhelmed with the amount of work, and then I was beating my head against the wall, because I hadn’t done it, and it was awful ... It, it helped a lot to just say, ‘I’m not taking work home,’ so then my evenings, I’m totally, my mind is totally there. I still, I might wake up in the middle of the night and think of something, or make myself a note. Sometimes I take home my little radio advertisements and I’ll write them up at home, but it’s nothing like what I was doing to myself earlier, taking home all the accounting work.

Five women found ways to physically separate their home and work spaces, creating physical delineations between home and work. Elinore has placed her business in the downstairs of her home, indicating that her home and work boundary is more integrated than the predominant cultural constructions of home and work; “I’ve always had my office in my house, and I really love that, I don’t want the whole idea of going to work, of going out of my house to go to work. That doesn’t sit well.” When setting up
her home and work spaces, Elinore consciously put home on one floor and work on another. Though she has this high level of integration, Elinore still created personal boundaries to segment the two realms by setting (flexible, she admits) rules for herself that don’t allow her to go downstairs (go to work) in the evenings or on the weekends.

Though a high level of home and work integration has appealed to Elinore for the majority of time that she has run her business, she has recently been feeling the need to re-place her home and work boundary to be more segmented. Elinore has decided to restructure her business, essentially re-placing the boundary, so that she can begin to segment the business from her home realm:

I have it in my bones, I’ll never want to not travel, but, to put it bluntly, I married this business twenty-one years ago, and that’s what I’ve done for twenty-one years, very focused, and I don’t want to do that anymore, as focused as I’ve been. I’m not getting any younger, not that I consider myself old by any means, I’m fifty-six now, but I want to do everything I moved to Montana to do, and I want to be outside more. I moved to Montana to have more free time to do what I wanted to do, but my business just got bigger and bigger, got more involved, and truthfully, more difficult these days than it used to be. So I need to simplify, and the only way I can do that is just cutting down [the size of the business]. And so, I’m trying to learn now how to balance what I learned in my life with how I can still have a business, and still travel, yet not let it consume me like it has for twenty-one years.

Elinore’s plans to simplify the business will allow her more time in her home realm because there will be less to accomplish in the work realm.

Like Elinore, Christina’s business is in the downstairs of her home, and though they’re in the same building, Christina and her husband were able to more physically separate their home and work. When Christina and her husband built their home, they anticipated having the business downstairs and set it up so that in order to get from “home” to “work,” they have to go outside of their home door and into their work door from the outside, like all of the employees. Further, the entrance to their home is in back

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of the building, and their office door is in the front. The physical separation of space underscores that work and home are two different realms with different functions.

Additionally, with no door connecting her business and her home, Christina’s employees are rarely apt to attempt to contact her while she’s at home. For Christina, then, work and home are two different physical realms, as well as mental realms. Christina explains that:

I designed it that way, because I wanted that separation because it was too easy, you know, for me to go into the office, and that’s not fair to my family. My family doesn’t need to be exposed to the high activity, stress of a construction company. We need to separate that, so we walk in from a high-stress day and it’s a very peaceful environment.

Christina’s work realm is a place for high activity and high stress, and is not a place for her family, other than her husband-employee. Home, on the other hand, is a peaceful place, a place where the family belongs, even her employee-husband. To help her in balancing home and work, Christina creates two physical and mental realms with one door. Interestingly, Christina’s husband is able to permeate the home/work boundary, which can be seen as an integration practice (similar to Melanie and her husband). To control her husband’s boundary transcendence, Christina further creates the “rule” that work-talk needs to be kept to a minimum at home.

A challenge inherent for the entrepreneur-mother is childcare. While a few women were able to deal with the childcare challenge by bringing their children to work (an integration practice which I will discuss later), most of the mothers rejected this as an option, thus placing a home and work boundary that does not allow children at work. These women, therefore, found outlets for childcare so that they could go to work without worrying about their children. Jessi found it useful and financially possible (not always an option, especially for single mothers) to put her two daughters in day care when they...
were young. Sunni was able to use a more community-based service for her daughter, but explains that it was emotionally difficult at times to put her child in day care:

> It meant finding all kinds of different care, support for my daughter. I went through a tremendous amount of guilt. When she was sick, I had to take her to, at that time, the hospital, St. Pats had what they called cuddles and care; I don’t think they still offer it anymore. But when she was sick, I would have to take her there, so they could care for her, because I had to work. And she and I had worked through some of those issues. She felt abandoned obviously by her father, who died, and second by me, because I had to find supportive, support elsewhere, through friends and through other people to help me raise her. So it was, it was a tough gig.

Unlike many women who want to work and have a family, Sunni was fortunate in the amount of childcare she was able to get. Later on in the interview, she told me that girlfriends with children and also the neighbors were helpful in caring for her child. This support allowed Sunni to keep her work and home boundary intact, segmented, so that she could focus on doing her job. I asked if she could have integrated the two realms by bringing her daughter to work, and she says that would have been impossible:

> No. No. I tried having her here. My daughter is a young person for her age. And I probably will always be “mommy.” And it is very difficult for her to be professional. She can’t emotionally deal – it’s like, I’ll be working on someone, she’ll walk right up and start talking, and I go, “honey,” I raise my hand, “wait a minute.” So I can’t have her in here, cause it just doesn’t work.

Sunni’s home and work boundary showed an element of permeability. As Nippert-Eng (1996) explains, boundaries are seldom immovable, and are usually set and re-set on a daily basis. Sunni had a continuous goal of needing to segment her home (represented by her daughter) from her work, but her constant need to find available childcare options (which ranged from turning her child over to a stranger, to turning her child over to a close girlfriend) represented her movement along the continuum.
Similarly, Morgan used childcare so that she would be able to clearly segment the work and home realm. When her younger children were in school, Morgan had a babysitter available for them after school. When one child was sick, however, Morgan’s clearly delineated boundaries between home and work were threatened; here was a time when she was supposed to be in the work realm, but there was a pressing situation in the home realm. Instead of re-negotiating the boundary by not going to work or by taking her child to work, Morgan relates how she found another way to keep the work and home realms segmented on this particular day:

[My daughter] had chicken pox, and my sister was teaching over at the catholic school, and I sent her to school in a turtle neck, she didn’t have a fever, and I said, “don’t tell your aunt [about your chicken pox] till about one o’clock,” because I don’t have a sitter until three o’clock.

In addition to childcare, a few women found it useful to hire people to take care of other realms of their lives, so that they would not have to try and get it all done. Hiring a house worker plays with definitions of traditional notions of home and traditional notions of womanhood. The act of hiring a house worker or hiring an assistant creates a firmer boundary between what is home and what is work – now home does not include *housework*. Terry explained to me that she usually shares the housework with her partner, but since she has been so busy lately, she hired a house worker:

Because I have all these jobs, [and] I have extra money ... I hired a housekeeper, and so I think that’s fair because I don’t want her having to clean the house all the time, but at the same time, I don’t have time to clean it. So I have a housecleaner [come once every two weeks].

Terry realizes that in a home, just one person should not have to take care of all the housework and that it should be shared; this is a convention that she has come to know about the home realm which affects where she places her home-realm boundary.
Terry had to reassess her definition of what home was when she became too busy with work and school. Because she still agreed that one person should not do all the housework, she hired a house worker. Re-placing her home boundary by relying on a house worker allowed her to broaden her work and individual realms without infringing on her partner's home and work boundaries.

Morgan is in a similar situation to Terry, where she was able to hire help in negotiation her home and work boundaries. Morgan was able to hire a driver for her children when they were young since she was at work when they needed to be elsewhere. Having a driver for her children, Morgan was more easily able to negotiate between the home and work realms; because she had more flexibility in her home realm, she was able to broaden her work boundaries when she most needed to. Having the driver contributed to her segmenting work and home because she didn’t have to leave work in order to pick up and drive her children to where they needed to go.

Morgan and Terry are fortunate in that they can afford to hire help that gives them an easier time of segmenting home and work as well as negotiating the continuum. Hiring help facilitates them in defining what is “work” and what is “home,” just as Christina’s door, Tara’s family dinner rule, and Melanie’s separate family and work meetings with her husband do. Creating these segmented home and work realms aids in keeping many of the balancing challenges in check, or manageable. The boundary is negotiable, however, and many women will find that they are becoming overwhelmed in the work realm. It is at that point that they renegotiate the boundary (Marilyn taking Saturdays off, for example).
Segmenting work and home realms was a useful balance tool for many of the women entrepreneurs, as I discussed above. Segmenting helped with setting aside family time, allowed for contrasting family schedules, and gave the women personal time away from work and family. Segmentation occurred in multiple ways. The women sculpted physical and mental boundaries through setting family and personal rules, hiring help with the home and children, ensuring physical separation of some sort between work and home. As I mentioned earlier, the majority of the women in the study engaged mainly in segmentation. And, as Nippert-Eng (1996) explains, segmentation is the more socially desired and acceptable way of conceiving of home and work. However, being an entrepreneur offers flexibilities not always available to persons who work for someone else, and therefore, some entrepreneurs in this study found that it was more useful to negotiate in the direction of integrating their home and work definitions in order to minimize their challenges.

Integration

Integration occurred both for entrepreneurs with and without children, as I will next discuss. Two women with children often found it easier to integrate their children into their work than to segment their children from their workplace. Because the entrepreneur works for herself, she has more flexibility in this than most Americans with children. As I will discuss, less than half of the women integrated their home and work realms regardless of children, either because it was more convenient, or because it was a part of their personality to have such integrated realms. I first discuss integration for women with children and then turn to integration regardless of children.
In keeping with the dominant American culture, the different realms of home and work typically place children in the home realm. As I mentioned when discussing segmentation, the majority of the entrepreneur-mothers found it helpful to segment home and work by finding childcare for their children. Two entrepreneur-mothers, however, found it convenient to negotiate in the opposite direction: integration. Interestingly, none of these women claimed that they integrated their children into their work realms because they had to; rather, they desired this level of integration between their children and their work. What this suggests is that these women's home and work realms were more permeable than that of the more segmented mothers. "Work" was just another place to spend time with one's children.

Julie and Cinda were able to plan their businesses so that their children would be able to go to work with them and also be welcome at work. When her children were young, Julie claims that she was very happy being a mother, and so she developed her business at the time so that she could easily integrate her children:

By the time the two younger ones came along, I really really was into being a mom, so everything I did, they did with me. So my whole business was, the kids went with. And that worked. I had a commercial greenhouse for a long time, and they were there. I had a horse nutrition business where I built, designed feeding programs for specific horses. So, they always went with, they were always just part of the business, and because of it, they're going to be great entrepreneurs. [And,] it was never a problem, because I did business where it wasn't a problem. Because she was willing and able to integrate her children into her business, Julie was able to avoid many of the stresses associated with finding childcare and feeling guilt over leaving the children. It's important to realize however, that Julie desired this level of integration, as she "really really was into being a mom." Some women may want to
integrate their children as such, but don’t have that option; perhaps traditional cultural boundaries of work and home are too strong for the woman to negotiate.

Cinda integrated home and work for her family as well as for her own well-being. Similarly, Renata also integrated her work and home realms, though she did not have to consider children as much as her sister did, since her children were old enough to take care of themselves when the sisters began their business. To make her balance challenges easier, Cinda created a space at work for her children to meet after school and check in or hang out. Renata talked about how her sister used the workspace to facilitate home issues:

But, like I said, it’s kind of been good in that the way our business is, it’s very kid friendly, and we’ve always had people that have kids work for us, and we’re situated here in the middle of town, so it’s a great place for them to check in after school, and then they go do their thing, and they check in, and they have – like Cinda uses this a lot for, she lives out of town, so this is a good place for her, when they have programs, or sports activities after school, or whatever. She can work and they can meet, or whatever, here. And so, it’s been kind of handy in that regard. And of course, since it’s ours, we have the freedom to work around that kind of thing.

Cinda reinforces this level of integration later in the interview when she tells me:

And it’s always been a place of family, and it’s kind of a community place. They come in, they visit, it’s a relaxing atmosphere. And my kids come here after school and get something to eat. And when they’re sick and throwing up, they go up and lay on the couch. I mean, we’ve got enough room here to make it – it’s kind of our second home, almost.

Cinda gives away her heightened level of integration when she calls her business “a second home.” She clearly sees home and work as having overlapping, permeable boundaries. Personally, even, as individuals, Cinda and Renata both claim a high level of integration:

Cinda: If anything, I feel guilty sometimes because I struggle more personally with my guilt about not being home because I enjoy being here so much. And
that, you know, I, I’m lucky in that sense because my husband does fill that void at home, but sometimes, I just really enjoy this ... place. It’s ours, it’s a place that we created and it’s got a feeling here that I am just so used to that I never resent being here.

Renata: Our whole identity is wrapped up, tied up here. This is who we are. Some lady just moved here the other day, and she said, “I’ve noticed out here that people don’t have last names. They have Maureen who works for so and so, or Renata who has the shop, or Cinda and Renata who have the shop, and that’s how they are identified, you don’t even hear their last names.” So, it’s true – your whole identity is wrapped up. We’re definitely like that, and we really are.

For Cinda, her identity as being “wrapped up” in the business is more difficult than for Renata – Renata’s children are adults now, and she doesn’t have a husband who she needs to consider. For Cinda, having a “second home” for her children at work alleviates some of the stress and guilt she feels for not being home as much as she thinks she should be. Additionally, Cinda’s family seems comfortable with this level of integration. At no time during the interview did she say that her husband ever complained about her being at work too much (in fact, he works just down the road), and during the interview, her daughters showed up at the business, separately, and made themselves completely at home. They used the phone without permission, walked to and from the retail part of the business to the manufacturing, “back room,” of the business, and comfortably half-ignored the employees who were working. One of Cinda’s daughters approached Cinda and “hung” on her mother (she’s sixteen) without thinking that it would be inappropriate to do so, even though her mother was “at work.” Clearly, this level of integration between the home realm and the work realm is comfortable for Cinda and Renata, and in Cinda’s case, is comfortable for her family as well.

Morgan, who hired drivers for her children to segment home and work, also practices integration at times to help her with balancing the home and work realms.

Currently, Morgan relies on personal assistants for both her home and work realms:
I now spend about a hundred and twenty thousand a year, that I hire people like
the person that popped in, like full time assistants, they do nothing but handle all
of my, a lot of my stuff. From going up to my house, cooking for a dinner party,
which I used to love to do, to decorating for when I have to do a lot of
entertaining. My house is used constantly for fundraisers and so on.

Morgan’s personal assistants work for her in both the home realm and the work realm,
which creates a cross over of realms (Morgan will see an assistant at her house, and also
at work). Morgan gains more flexibility in her work and home realms by having
assistants in both realms, but constantly negotiates the work and home realm boundaries
when she sees an assistant at her house preparing for a party, and then the same assistant
is at work the next day.

There were a few women who allowed their home realm to push into their work
realm regardless of children. For instance, Marilyn and I talked about the coziness of her
shop and she replied, “it’s kind of almost an extension of my home, you know, I just feel
very comfortable here.” Yasmine, an eighteen-year-old entrepreneur, who is neither
married nor has children, takes care of her client in his house. Yasmine described that
her work and home realms are highly integrated, since she performs work duties in a
house setting, and also because her duties are minimal. While on a shift, she has to
periodically give specific care to her client, who is a quadriplegic, but when these
instances of care are over (preparing dinner, clothing, bathing, etc.), she is able to do
homework, watch TV, sleep, and run quick errands. Occasionally, she will take trips to
the mall or the movies with her client, and when he travels, either she or one of the other
business owners will go with him. On top of this, Yasmine explicitly identified her client
as a supportive father figure, with whom she is able to talk about school, boys, and other
various issues that occur in the life of an eighteen-year-old. Since her client needs
twenty-four-hour care, and the shifts are for eight hours, Yasmine often takes a forty-eight hour shift during which she spends two days at her client’s house, sleeping, working, and *living*. Judging from the merger of the work and home realms for Yasmine, it is easy to see that she has integrated boundaries between home and work. From Yasmine’s experience, the notion of dominant, socially-structured ideas of home and work (Nippert-Eng, 1996; Zerubavel, 1991) as influencing the individual’s boundaries of home and work, become obvious. Yasmine also has a job as an assistant-manager at a retail clothing store in the mall, yet she did not indicate that she sleeps, eats, or does her homework there.

Though integration is the solution for many of these women, and it has reportedly worked for the women discussed above, it can be overwhelming for some women, two in particular, who allow the work and home realms to overlap too much. We learn from Carrie’s and Elinore’s situations that although integration may be a convenient solution for a long period of time, it can eventually be overwhelming. Typically, the solution for over-integration is renegotiating the home/work boundary through segmentation; once again, these women are rarely on a fixed position on the continuum for long.

As I explained in the discussion on segmentation, Elinore has had her business for twenty-one years, and has always operated it out of her home. As she puts it, “I married this business twenty-one years ago, and that’s what I’ve done for twenty-one years.” When I interviewed her, however, Elinore was looking to downsize her business because she felt that it had begun to consume her. At first, integrating the business into her home realm was a logical choice, since it was such a passion for her. Eventually, however, she realized that she was losing the chance to make personal choices in her life. I asked...
Elinore if she had made a conscious decision to not remarry or have children, and she told me:

Um, I guess it wasn't necessarily a choice. It was that I ended up being married to my business. I just, I never chose not to have children, but once I started this business, it just wasn't an option. Even having a relationship; I've had relationships in the meantime, but I'm gone all the time. It's very difficult to maintain a relationship and not be around. And then when I am around, I'm working so much, so, that certainly is an option, and I think that at this point, I'm, I haven't felt [like I've missed out on anything], but now that I'm deciding to change my life, I'm certainly more open to that now. I don't want this business to consume me.

In her testimony, then, Elinore relates that she was happy with her high level of integration, and that she didn't feel as though she had missed out on other aspects of life. However, as evidenced in her testimony above and my discussion of her in the segmentation section, the high level of integration became overwhelming and Elinore has now begun to try to change her place on the continuum by renegotiating her definitions of home and work. Carrie's situation exemplified the highest level of integration of all the women in this study. Carrie started her business by buying a franchise twenty-five years ago. Before she bought the franchise, she worked for her brother-in-law at one store in the same franchise chain. Even then, she indicated a high level of integration:

My son was, very young, in fact, when I worked for my brother in law. I had my son on Labor Day weekend, he was born September 5th, and when he was born it was a Saturday, and I went into labor Friday. I had him Saturday night, took Sunday and Monday off and went back to work Tuesday. And I took him with me, til he was six months old. And then I started leaving him with the babysitter, but he, people in [that town] still remember [him], because it was a strange environment for a baby. It smelled funny, and you know, it wasn't very clean - I mean it was clean, but it wasn't, you know, it's icky stuff and a lot of chemical stuff, then, too.

Carrie's integration of the home and work realms is often shocking to one who subscribes to cultural norms of home and work boundaries. Carrie continued her trend of integration.
when she bought her own franchise and became an entrepreneur:

And then when we moved to [this town], he, [my son] was only probably not even a year old, and I would take him with me, because I was a one-woman operation in the beginning, and I’d put him in the car real early in the morning asleep, drive to work, park – and this was right, a block down here – park right in front of my store, so I could see the car, but the car would be locked. I’d go in and work, and when he woke up – you know, I’d check on him, and as he got older, he’d honk the horn – and then I’d go get him and I’d take him in the store, wash him, dress him, [and] take him next door to [the restaurant] for breakfast, and then I’d take him to wherever he was going, daycare or school. Now, today, you can’t do that, that would be really illegal.

Carrie’s level of integration has lasted throughout the twenty-five years that she’s been an entrepreneur, and she’s just now accepting the fact that she identifies more with being an entrepreneur than with being a mother and wife, and that she has always put her business before her family. In fact, when Carrie moved her business to a new location, she wanted to live in her store, on the second floor. She hadn’t planned enough in advance to make that happen, though, so she and her husband bought a townhouse that is just half a block away. This is ideal for Carrie, because “I can just walk back and forth anytime I want.” Carrie also is typically at work on Saturdays and Sundays, her scheduled days off.

Carrie’s level of integration can be attributed to her aversion to segmenting the home and work realms through creating boundaries. She told me that she realized at some point that she “should” take up golfing and gardening, that she “should” get out of the business more. But for Carrie, she so clearly is the business; her reason for working so much is because “I love what I do.” Carrie joked during the interview that she used to say, “I’m going to die at the front counter” but then changed it to “I’m going to die at the front counter when I’m eighty-five” because she didn’t want to necessarily die tomorrow at the front counter. Being at work is satisfying for Carrie, so much that she happily envisions her death occurring at her workplace. Carrie makes work a priority on the continuum by
almost completely blurring home into work. This is done in many ways: Carrie intentionally moved closer to her business, her husband works with her, her son currently works in her business, she spends her days off at work, and all of her non-work activities have some connection with work (for example, work-related traveling). While at work Carrie even engages in typical home activities:

> I like [maintaining the business], I love being there, and I play music, or last night I was there doing statements and I watched a movie, *The Banger Sisters*, which was kind of a fun movie – it’s kind of out there, but I kind of liked it. It was a real, you know, foofoo movie, but it was cute. I really do have to tell you I’m one dimensional, but I think in a lot of ways, it’s so, it’s such a blessing to love what you do, so I never have to escape. I don’t work to have the means to do something else, I work because I love what I do. And, I guess I could work for someone else and go home at five and forget about it, but this is not who I am.

Carrie virtually had no home and work boundary. She is one of the few who are at the extreme ends of the home/work continuum, who rarely negotiates boundaries other than to further integrate. Carrie escaped into complete integration as her response to the challenges of balancing a home and work, but she admitted that that has reached a problematic level. After years of marriage counseling with her husband, she is now in therapy alone. Carrie is beginning to slightly redefine the home and work boundary to segment her home and work realms, though she is taking it step by step; she is now working on acknowledging her choices and her guilt, and is also trying to allow other people in the business input on decision-making.

In order to engage in boundary placement, the women entrepreneurs made decisions as to the level of permeability home and work that they were willing to allow. For some, their boundary placement arose from a choice, while others’ arose from a need (ie: Sunni found she just could not take her daughter to work and so *needed* to segment that aspect of home from work). As can be seen in my discussion above, the majority of
the women segmented their home and work realms – this is in keeping with the dominant view that work and home should represent two different realms. The few women who did choose to integrate either reported that it is helpful (Cinda, for example) or reported that it is overwhelming (Carrie and Elinore, for example). It seems as though integration allowed women to take care of different aspects of the work and home realm at one time (childcare, for example), but became overwhelming when the business entered too much into the home realm and personal identity. When integration began affecting family members and home-based relationships, as Carrie exemplified, it may become a source of stress and guilt. As I will discuss in the next section, once an entrepreneur set her home and work boundaries, she was not trapped in either realm, and was able to transition across and renegotiate boundaries through what Nippert-Eng (1996) identifies as transcendence.

**Boundary Transitioning**

Where boundary placement “visibly draws the line between realms,” boundary transitioning allows us to go between the realms without necessarily disturbing the boundary. In the following section, I discuss how some of the women engaged in active transitioning in order to maintain their boundary placement, thus allowing for easier facilitation of the home/work balance. I also discuss how some women used individual time to disengage themselves from the continuum.

Nippert-Eng (1996) explains that some persons will engage in using transitions in order to facilitate movement (physical and psychological) between their boundaries. For example, a person may change their clothing when they get home from work, signifying their exit from one realm (work) and their entrance to another realm (home). Though I
did not explicitly search for transitions when conducting my research, I did find that about half of the women do use transitions in order to transcend their boundaries. One of the clearest cases of transitioning is Christina's explanation of the "door" that physically separates the home and work realms. The walk that is absolutely necessary to leave work to go home or leave home to go to work is a transition; it is a door, literally and figuratively between the two realms. Elinore mentions a similar transitioning practice with her upstairs/downstairs home and work situation. Elinore can "close the door [and] go upstairs" when it is time for her to leave her work realm.

The women who will, at times, take home small amounts of work to complete while relaxing and watching television also are engaging in transitioning work. By taking work home, they are physically blurring the boundary between when they leave work with their unopened mail or business ads at night, and when they return to work the next morning with the now-opened mail and completed business ads. This aids them in balancing their work and home lives, however, because they are able to complete necessary (though easy) work without having to completely redefine their work and home realms—having the extra time at home to do work things can be helpful during busy times at the office.

Transitioning between the home and work realms was a useful strategy against the challenge of balancing home and work for some women. It allowed the women to "give a little here" and "give a little there" in a constant dance of integration and segmentation to get work done in all realms without having to completely redefine their roles and responsibilities in each realm. At the base of the entrepreneur's strategy, however, is how she first places the boundaries of home and work. The entrepreneur must be ready
for the two realms to overlap, she must realize that being an entrepreneur does not mean that she can call in sick, or that it does mean that she can take her child to work. Deciding early on what “work” is and what “home” is for the entrepreneur helps her to avoid getting trapped in loosely defined, overlapping boundaries. The extent to which a woman integrated or segmented reflected her overall identification with the business as well as how “deep in it” she was. Carrie and Elinore identified so strongly with their business that, like marriage, or an addiction, it essentially became their life; yet, they also seem to realize most the need for balance and segmentation and are taking steps toward that. Other women who negotiated the continuum tended to remain somewhere in the middle, making small adjustments here and there, often not even being aware that they were choosing the business or choosing home. Others were conscious of their negotiating work and felt it was important to set those segmentation or integration rules.

Boundary Transcendence: Individual Time

Finding “individual time” also represented boundary work on the home/work continuum for this study, though Nippert-Eng (1996) does not consider individual time for persons when negotiating the continuum. Rather, as Nippert-Eng (1996) explains, people only have the two realms of work and home when considering the balancing of boundaries. I argue, also, that individual time represents a truer transcendence from the home-work continuum, since individual time was completely separate from the home-work continuum. In this study, I found that to negotiate the continuum, a few women made concerted efforts to allow themselves solo (individual) time, thus almost completely removing themselves from the home and work continuum, so that, in their individual time, they are doing neither home- nor work-related activities. It is important to recognize this
time as purely “individual;” the women were not spending time with anyone or doing any home or work activities during this time. For example, Julie, as a counselor, explained that she sees the importance of self-care, and so she will get a massage once a week or participate in a favorite activity of riding horses when she’s feeling like she needs some self-care. When I asked Christina if she took time for herself from both her work and home realms, she told me:

Oh, absolutely, I exercise and that’s my time, and actually I’m training to run a marathon, so they know, when I go do my exercise and I run, my family gives me a lot of space. And that there is the key to my balance. I usually set my boundaries, you know, how I eat, how I sleep and how I exercise are very important to make everything work. Because running a multi-million dollar construction company whereas with any business, you have to create that balance for your own sanity for yourself and your family. So that’s the one thing I do. And I also have a spiritual side, and that side of me is also very respected in the culture of our family, so if I am doing my — studies, or meditating, that’s also respected. So, those two things are very important.

Christina told me that she also finds time for meditating at work – it is part of her daily routine. In meditating, she is not necessarily entering the home realm, because as we see from her testimony above, meditation is separate from her home realm. Rather, Christina is engaging in individual time, the third realm on the home/work continuum. Individual time does not include a spouse, a child, or any employees, employers, or customers, and is not experienced within the physical space of the home or workplace. Therefore, mediation for Christina, or horseback riding for Julie, is a transition between the home or work realm and the individual time realm.

Chapter Four: Summary

In this chapter, I discussed how all the women entrepreneurs responded to challenges of balancing work and home by negotiating the home-work continuum
(Nippert-Eng, 1996). First, the women would place their boundaries, deciding what constituted the home realm and what constituted the work realm. When doing this, the women would segment or integrate the two realms to varying degrees on the continuum. Overwhelmingly, the women tended to segment more than integrate, and framed their home as a place where they could relax – a refuge. The women who chose integration as a solution often did so in order to be able to care for their children while they were at work. Others who integrated framed their choice as "no choice." Elinore had no choice but to integrate herself into the business because it was a "passion" for her. Carrie referred to her entrepreneurship as a "calling," denying herself agency in choosing a less integrative role. The majority of integration cases in this study resulted in the entrepreneur being overwhelmed, and even feeling guilt. This indicates that for some, integration is only a temporary solution to the challenge of balancing home and work. It is equally important to realize that not all women had the luxury of permeable home and work boundaries. Sunni, for example, discovered that she just was not able to take her young daughter to work, and so her home and work boundary on that subject is more permanent than others'. If Sunni's childcare were to fall through, she would not be able to compensate by taking her child to work – she would have to scramble to find new childcare. Similarly, it is important to realize that women who are employed by others typically have even more permanent work and home boundaries, thus less flexibility, due to societal notions of what is appropriate in each realm.

Once the women placed their boundaries, they engaged in boundary transitioning. Transitioning allows the entrepreneurs to make daily modifications to their home and work realms without having to completely change their definitions of what happens at
work and what happens at home. One example I offered is that of Christina. Christina operates her business out of the basement of her home, but has made sure that there is no internal door connecting the two spheres – one must go outside to transition from one realm to the other. In negotiating the continuum in this manner, Christina and the other women entrepreneurs allow themselves flexibility through transitioning as well as through less segmented (more permeable, integrated) boundaries. Finally, a few women engaged in what is a truer form of boundary transcendence, the third realm of “individual time.” This realm indicates that the women can completely remove themselves from the continuum in order to personal time without distraction.

Negotiating the work-home continuum is an activity in which every person who works has to engage in daily (Nippert-Eng, 1996). For the women entrepreneurs I interviewed, negotiating the continuum was an important response to challenges because it allowed work and home to have both definition and flexibility. This response was gendered since it typically involved dominant notions of women’s role in the home and expected participation in childrearing vis-à-vis the responsibilities typically associated with being an entrepreneur. Negotiating the continuum came in especially handy for the women entrepreneurs, because they were able to create their own definitions of work and home; this came across as a benefit to the entrepreneur, because she typically does not have to subscribe to others’ notions of home and work (though this was not true for all entrepreneurs – Sunni could not bring her child to work because she did not behave “appropriately,” according to societal definitions of what should happen/not happen at work). In being able to define and negotiate her own home and work boundaries, the woman entrepreneur is able to have more control over her work and home realms.
This last statement is integral to the notion of the “free agent.” Free agency implies that the agent does not have challenges in balancing the home and work realms, and perhaps the ability to negotiate and control the home-work continuum is why this is. If the entrepreneur is able to successfully balance the two realms, as well as take individual time for herself, it is likely, as is exemplified in this current study, that she will have more flexibility and support to become a successful free agent. It is important to remember, however, that negotiating the continuum to be a successful free agent isn’t as seamless as it sounds; boundaries need to be placed, broken, reemphasized, negotiated, communicated, re-communicated, and transitioned between in a constant dance.
CHAPTER FIVE: DISCUSSION

My interviews with twenty-three Montana women entrepreneurs show that gender is an important issue for women entrepreneurs on three fronts. First, four gendered challenges emerged: the mental stimulation and discrimination of being an entrepreneur, difficulty managing employees due to a feminine management style as well as emotional ownership for the business; financial barriers to gaining bank-based funding due to discrimination; and difficulty balancing the work and home realms. Second, in responding to these challenges, women tended to either turn to self or turn to others; both responses were gendered. In turning to the self, women engaged in reframing attitudes; specifically, positive self-talk, reframing their roles as entrepreneurs, and feeling mother guilt. In turning to others, women sought support for the home realm and work realm. Two women created support where it was needed and four women used technology to gain support. Third, the negotiation of the home-work continuum was gendered for most women. After placing their boundaries to some degree of segmentation or integration, a few women engaged in transitioning across boundaries in order to smoothly cross from one realm into the other. Additionally, some women engaged in "individual time," in which they completely transcended the continuum, separate from both the home and the work realm. In this chapter, I discuss the communicative implications of the results of this study, and then also give theoretical and practical implications.

Communication in the Experience of the Woman Entrepreneur

Communication functioned as a significant factor in all of the women's experiences, as it is inherent in their experiences as persons, as women, and as entrepreneurs; communication facilitates the understanding and organization of
experiences as well as the development of relationships. As I next discuss, communication was especially important as a means of sense-making, as a coping strategy, as a means to gain support, and as a negotiation tool.

First, communication served as a means of sense-making for the women who tended to perceive their management in terms of a "feminine style," and organize their employee concerns around this label. These women viewed their employees and their organizations as families, and they really valued treating their employees as equals. However, when the entrepreneur had to discipline her employees (read: family, empowered employees), a potential conflict was created between the "manager" role and the "employee" role.

Second, communication allowed for reframing attitudes. Reframing functioned as a useful response since it allowed women to alleviate the tension resulting from their challenges through the three reframing attitudes of positive self-talk, reframing the business, and feeling mother guilt; essentially, it was a communicative coping strategy. Positive self-talk allowed for a way for women to understand and define their experiences intrapersonally to combat the discrimination that they faced. By reinterpreting the meaning of "entrepreneur," or labeling their business a result of "divine intervention," some women allow themselves to not "live up to" the label of "free agent" or "entrepreneur," instead choosing to identify with the safer term, "small business owner."

In using communication in this way, these women are able to alleviate entrepreneurial pressures. Metaphorically, communication functioned as a veil that masked the fact that these women were engaging in a risky business, with a potential to fail and lose in what they are both physically and emotionally invested. Finally, some women used reframing
by allowing themselves to feel mother guilt. As Seagram and Daniluk (2002) found in their study, women who are mothers feel pressure due to societal messages, both verbal and nonverbal, defining what a “perfect mother” is. These communicative messages are learned in the external world, through socialization, and are then internalized; when socialized notions of motherhood cannot be attained, guilt ensues.

Third, communication functioned as a means to gaining support. The development of supportive interpersonal and group relationships served a major purpose for many women entrepreneurs. Miller, Stiff, and Ellis (1988) explain that “many investigations have considered the role of communication as a strategy for coping with burnout. However, these researchers often ignore the fact that communication processes also serve as precursors to the experience of burnout” (p. 252). Essentially, use of communication for support can be seen as a pro-active strategy as well as a “quick-fix” strategy. The women in this study use communication proactively when they consult family, spouses, and business partners on upcoming changes with the business; a few women label these support persons as “sounding boards,” indicating that these persons often serve a very specific communicative purpose. Communication was engaged as a “quick-fix” support outlet, as for example, the downtown business entrepreneurs expressed that they could phone their neighboring women business owners with questions. This communication structure did not require any formal membership (other than the requirement to own a business downtown), and the women never met on a formal basis. Rather, when in a jam or with a quick question, these downtown business women were able to make a quick phone call for an answer.
As documented by Cheney, Christensen, Zorn, and Ganesh, (2003), the four areas of social support according to House (1981) are emotional, informational, material, and appraisal - various combinations of these types of support were attained by the women entrepreneurs through communication for the work and home realms. First, for the home, communication functioned as a manner to receive mostly emotional and appraisal support. Second, for the business, communication strategically aided in creating network connections for many of the women entrepreneurs. These network connections were business-related, but offered women both emotional and informational support - a combination not usually found in business networks. It would seem, then, as Miller, Stiff, and Ellis (1988) express, that these entrepreneurs, though not part of an organization per se, are able to strategically use communication as a means of gaining social support. Moreover, these women are using communication to create the support that they need, not always relying on established support networks. This is especially true for the two women who created their own support networks to meet their personal and business needs.

Finally, communication lies at the core of all negotiation situations, either between the entrepreneur and herself or the entrepreneur and those around her. In negotiating the home-work continuum, constant intrapersonal and interpersonal communication is necessary in order to place and transition boundaries. At its most basic level, communication allows the woman entrepreneur to engage in segmenting or integrating the home and work realms as a means of sense-making. Essentially, through segmentation and integration, the women are asking and answering, individually, “what is work? What is home?” Segmentation was the more popular response to this question.
When segmenting, the women verbally stated their boundaries; one of which was to not communicate about work at home. Stating boundaries also aided in communicating with her partner to let her partner know that she or he needs to take on certain responsibilities. The construction of physical and symbolic boundaries such as a door, a floor separating the home and work, or an office that was only for work-related purposes, was a way in which communication aided in segmenting the home and work realm. Finally, communication functioned as a way to establish practices and rules: "the family eats together at the same time, every night, regardless." Or, women insisted on periodic meetings to facilitate communication. On the other hand, communication allowed for a few women to claim a more integrative approach to home and work in order to negotiate challenges and make sense of the two realms. Specifically, the symbolic creation of a "home" at "work" through integration of the two realms. Along these lines, the integration between home and work created a strong identification with the business that contributed to a sense of personhood. Similarly to segmentation, practices were established through integration; Julie brought her children to work, and did business where they would be welcome. Finally, integration occurred when women communicated with their spouses regarding work-related questions, or with their business partners (most often also family members) outside of the work realm; being able to integrate as such facilitated the business in that it answered questions and found support.

It can be expected that communication would be a part of these women’s experiences, as it is inherent in the construction and organization of our experiences. In the four areas above where communication was especially important, women were able to engage in sense-making and organization as related to both the home and work realms.
Implications for Theory and Practice

The theoretical implications resulting from this study are twofold, and address issues which I discussed in the first chapter: the “free agent” metaphor and transcendence on the home-work continuum. First, the “free agent” metaphor emerges as limiting in this study. Smith (2001) contends that the free agents are the new movers and shakers of the business world, and this assessment is similar to characteristics usually given to the entrepreneur. Importantly, “Free agents ... [do not] need or want promises of security, benefits, or mobility” (Smith, 2000, p. 157). The problem inherent in the metaphor of “free agent” is the notion of family – the ultimate free agent, it would seem, is one who has no or minimal family responsibility. For a woman looking to be an entrepreneur, she will find the “free agent” metaphor limiting if she is responsible for the majority of the housework and childcare. Additionally, the metaphor does not even begin to account for the amount and types of support that the entrepreneur receives.

Though the “free agent” metaphor can be viewed as limiting, it does have some beneficial qualities. The metaphor of the “free agent” allows flexibility – one does not necessarily have to identify completely with the metaphor in order to be an entrepreneur. Also, though when juxtaposed with home responsibilities, the metaphor does carry constraints, it is important to recognize that if the home and work realms are well negotiated, the metaphor can offer flexibility and support.

In thinking of a more appropriate metaphor to ascribe to these women, I offer the metaphor “self-employed.” The two parts of this metaphor nicely represent the two aspects of the individual and worker. Though Clair’s (1996) research participants felt that anyone who worked for themselves did not have a “real job,” the “self-employed”
metaphor at least conveys the notion of work, whereas the "free agent" metaphor immediately has little to do with business or employment. Though I think that the "self" in self-employment is important for the woman entrepreneur to gain a sense of pride and individuality, the problem with this metaphor, similar to the "free agent" metaphor, is that it does not even begin to convey the support systems behind the entrepreneur. What is the alternative, then? "Self and supported -employed?" "Collectively employed?"

The second theoretical implication regards the home-work continuum. Transcendence on the continuum does not necessarily emerge as Nippert-Eng (1996) theorizes that it will for persons balancing the home and work realm. Nippert-Eng (1996) seemingly does not adequately flesh out the two notions of transcendence and transitioning. Transcendence indicates to rise above, whereas transition indicates to go between. When people transcend (read: transition), they are finding ways to move between realms, according to Nippert-Eng (1996). I argue that in moving between, these people are only transitioning and not transcending. However, through the data I collected in this study, I found that indeed, some women did actually transcend their home and work boundaries through completely removing themselves from the continuum. I refer to this actual transcendence as the third realm of "individual time" since this time is spent physically away from the work and home spaces, and also does not include an overlap of persons or activities.

Overall, these two theoretical notions indicate a challenge and a response for the entrepreneur: to effectively navigate and adapt to the economy (free agency) at the same time as effectively taking responsibility for the home realm while also taking care of oneself (negotiation and transcendence). This can be seen as posing the most challenge
for a woman entrepreneur, because though men are increasingly accepting more of the home responsibility, women are simultaneously being encouraged to work outside the home and yet still retain traditional gender roles in the home through working most of the second shift (Hochschild, 1989). Theoretically, then, the clash of home and work should cause mayhem in the woman entrepreneur’s experience. This mayhem, however, can be balanced out on the home-work continuum, and especially through the taking of individual time. As Christina told me, it is healthy for her to take time away from both home and work in order to train for her marathon – she constructs boundaries around this individual time where the training takes place outside of work, and her family knows not to disturb her while she is training.

Aside from theoretical implications, the results of this study hold several practical implications. First, it seems reasonable to state that women entrepreneurs need to continue to develop support networks. The communication aspect of support networks (including friends, family, industry and non-industry business persons) offers one or a combination of emotional, informational, material, and appraisal support. It would seem that the ideal support network for the work realm of women entrepreneurs is the business group that offers informational support but that also offers emotional support. Women should be encouraged to continue to develop support networks through entrepreneurial programs geared toward women entrepreneurs (and some are already doing this, like the SBA-sponsored WNET program). In my data collection, I heard a few women mention that they would like to join established support groups, but the groups met at inconvenient times. This indicates that women may benefit from support programs that
are more easily accessed, perhaps through the Internet instead of through physical space meetings.

My second suggestion pertains to communication technology. Communication technology can aid the woman entrepreneur, not only for support purposes, but also for day-to-day purposes. The few women who used technology as a method to gain support through communication claimed that it works well for them. Additionally, some women who were not yet using technology at all in their businesses indicated a desire to implement technology into their business in order to keep up with the times. Even Erica, who appreciates that she’s been able to keep her business simple, eventually invested in a cell phone to facilitate her business. Perhaps women could gain more access to and information about technology through national and state-centered SBA offices – these offices could focus on promoting technology for the women entrepreneur. Especially in Montana, technology is useful since people and businesses are so spread out.

The third practical implication I offer is that women need more access to women-friendly funding. Though studies report that the incidence of women perceiving financial discrimination is low (Center for Women’s Business Research, 1994; Fabowale, Orser, & Riding, 1995; Hisrich & Brush, 1986), these studies and this study indicate that it is still an issue for some women. Additionally, only one women in this study actually sought external assistance funds, and she was disappointed with the interest rate of the loan. Finally, Gatewood (1997) reports that thought there are external assistance programs for women, that they are not plenty. Women business owners represent the fastest growing business segment in American society today (CWBR, 2002a)! It seems ridiculous to me
that women are still stumbling on obstacles when seeking funding. Funding needs to be easier for women to seek out and also to obtain.

Conclusion

Through the course of this project, I had the chance to meet with twenty-six amazing women. During the time that I spent with them (some forty minutes, some eighty minutes), I was able to get a glimpse of their experiences with balancing a work realm with a personal/home realm. For some, being an entrepreneur was a natural choice for them, either because their parents were entrepreneurs, or because they just were “a natural” at it. For others, entrepreneurship was not a choice. Rather, it was a response to a larger challenge of finding work in Montana, working for others, or balancing the home and work realms. Regardless of why the women are entrepreneurs, they all faced similar challenges, or at least the potential of similar challenges. These challenges represented a range of small daily nuisances and continual headaches. The responses of the women entrepreneurs were strong – they, after all, are “tough girls,” to quote Sunni. Varied and creative were the responses to the challenges, including turning to the self and others, as well as negotiating the home-work continuum. None of the women I interviewed were afraid to ask for help, afraid to admit that they could not always stand alone. The support for which they asked and received was enough to get them through the emotionally hard times (Sunni’s husband’s suicide, for example) and the physically hard times (Jessi’s partner destroying her store and merchandise). That the women were so ready to ask for and accept help kept their businesses and personal lives afloat so that they could continue to work at what most of them referred to as, “what I love doing.” This alone, I think, makes them successful Montana women entrepreneurs.
APPENDIX A: INTERVIEW QUESTIONNAIRE

Thank you for taking the time to fill this out – the information you provide me with will help me to gain a more in-depth understanding of women entrepreneurs in Montana! Please keep in mind that all questions are optional, and you may skip any answers you do not care to answer.

1) Please write your age: _____
   At what age did you start your current business? _____
   At what age did you start your first business? _____

2) Please identify your highest level of education: _____________________________
   In what discipline or subject is your degree? _____________________________
   What kind of training have you received related to your business?

3) Family information
   a) Are you: Married / In a committed partnership Single
   Divorced Widowed
   b) How many children do you have? 0 1 2 3 4 5+
   c) Is yours a single-parent household? Yes No
   d) Who has the main monetary responsibility for the household?
      I do My partner does It’s equal My child(ren)
      Other: __________________

4) Work information
   a) Please circle the type of business you currently have:
      Agricultural /Forestry/Fishing Construction Industries
      Manufacturing Transportation/Communication/Utilities
      Wholesale Trade Retail Trade Finance/Insurance/Real Estate
      Service Industries Other: _____________________________
b) In a few words/phrases/sentences, please describe your business:

c) Approximately how many hours per week do you work?

d) How many persons does your business employ, not including yourself?

e) What is your official title? (i.e. – president, CEO, founder, no title)

f) Does your business have officers or a board of directors?
   If Yes:
   1) How many officers/directors?
   2) How many officer/directors are women?

g) Approximately how much income/year do you earn from your business?

h) Please indicate the extent to which you identify with the below personality characteristics in relation to your business:

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<th>Neutral/Equal</th>
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APPENDIX B: INTERVIEW SCHEDULE

Montana Women Entrepreneurs: Schedule of Questions

The Business/Mentorship/Motivation
1. Basic facts: age, education, type and location of business/name

2. Is this your first business? What gave you the idea to start your first or current business?

3. What, if anything, made you feel like you could own a small business?

4. Do you know any entrepreneurs, or did you engage in research before starting your business?

5. Have you worked for others in a related capacity?

6. How did your family and friends react when you wanted to start a business? How did you respond to their reaction?

Communication Technology
1. What types of communication technology do you use in your current business?

2. Are there any benefits or problems with the technology you use?

3. What does communication technology offer to you, as an entrepreneur?

Family Responsibilities/Conflicts
1. Do you have any family or home responsibilities? What do they entail?

2. Is your immediate family supportive?

3. Do you ever feel pressure from your immediate family? What is the nature of that pressure?

4. Give an example of how easy or hard it is to balance home and work responsibilities.

Problems
1. Are there any particular problems that you think the woman entrepreneur faces?

2. Can you give an example of your biggest challenge as an entrepreneur/small business owner?
Socialization/Mentorship

1. Give a definition for an entrepreneur. Do you consider yourself an entrepreneur?
2. What does being an entrepreneur mean to you?
3. Do you take pride in being an entrepreneur? Give an example of a situation where you felt pride, or awkwardness, or stress/anxiety.
4. Is your business successful? Why?
5. Do you have employees? Do you work with or rely on anyone in your business?
6. Where do you physically work? Describe your work area.
7. Can you identify one mentor or role model who inspired you to become an entrepreneur?
8. What forms of mentorship or support have you used throughout your experience?
9. Where do you currently get support?
10. Do you consider what you’re doing to be “a real job?” Do you think others think you’ve got a “real job?”
11. What has been your experience with doing business in Montana?
12. What future do you see for yourself as an entrepreneur with a family? (Is there a change of careers down the line?)
REFERENCE LIST


Women Entrepreneurs, 164


Gatewood, E. J.; Shaver, K. G.; & Gartner, W. B. (1995). A longitudinal study of
cognitive factors influencing start-up behaviors and success at venture creation. 


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